

PHA ANNUAL PLANs
(DRAFT)

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Streamlined Annual PHA Plan (Small PHAs)	U.S. Department of Housing and Urban Development Office of Public and Indian Housing	OMB No. 2577-0226 Expires 03/31/2024
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Purpose. The 5-Year and Annual PHA Plans provide a ready source for interested parties to locate basic PHA policies, rules, and requirements concerning the PHA's operations, programs, and services, including changes to these policies, and informs HUD, families served by the PHA, and members of the public of the PHA's mission, goals and objectives for serving the needs of low- income, very low- income, and extremely low- income families

Applicability. The Form HUD-50075-SM is to be completed annually by **Small PHAs**. PHAs that meet the definition of a Standard PHA, Troubled PHA, High Performer PHA, HCV-Only PHA, or Qualified PHA do not need to submit this form.

Definitions.

- (1) **High-Performer PHA** - A PHA that owns or manages more than 550 combined public housing units and housing choice vouchers and was designated as a high performer on both the most recent Public Housing Assessment System (PHAS) and Section Eight Management Assessment Program (SEMAP) assessments.
- (2) **Small PHA** - A PHA that is not designated as PHAS or SEMAP troubled, that owns or manages less than 250 public housing units and any number of vouchers where the total combined units exceed 550.
- (3) **Housing Choice Voucher (HCV) Only PHA** - A PHA that administers more than 550 HCVs, was not designated as troubled in its most recent SEMAP assessment and does not own or manage public housing.
- (4) **Standard PHA** - A PHA that owns or manages 250 or more public housing units and any number of vouchers where the total combined units exceed 550, and that was designated as a standard performer in the most recent PHAS or SEMAP assessments.
- (5) **Troubled PHA** - A PHA that achieves an overall PHAS or SEMAP score of less than 60 percent.
- (6) **Qualified PHA** - A PHA with 550 or fewer public housing dwelling units and/or housing choice vouchers combined and is not PHAS or SEMAP troubled.

A.	PHA Information.												
A.1	<p>PHA Name: <u>HOUSING AUTHORITY OF THE CITY OF FORT LAUDERDALE</u> PHA Code: <u>FL010</u> PHA Type: <input checked="" type="checkbox"/> Small</p> <p>PHA Plan for Fiscal Year Beginning: (MM/YYYY): <u>01/2025</u> PHA Inventory (Based on Annual Contributions Contract (ACC) units at time of FY beginning, above) Number of Public Housing (PH) Units <u>29</u> Number of Housing Choice Vouchers (HCVs) <u>3376</u> Total Combined <u>3405</u> PHA Plan Submission Type: <input checked="" type="checkbox"/> Annual Submission <input type="checkbox"/> Revised Annual Submission</p> <p>Availability of Information. In addition to the items listed in this form, PHAs must have the elements listed below readily available to the public. A PHA must identify the specific location(s) where the proposed PHA Plan, PHA Plan Elements, and all information relevant to the public hearing and proposed PHA Plan are available for inspection by the public. Additionally, the PHA must provide information on how the public may reasonably obtain additional information of the PHA policies contained in the standard Annual Plan but excluded from their streamlined submissions. At a minimum, PHAs must post PHA Plans, including updates, at each Asset Management Project (AMP) and main office or central office of the PHA. PHAs are strongly encouraged to post complete PHA Plans on their official website. PHAs are also encouraged to provide each resident council a copy of their PHA Plans.</p> <p>How the public can access this PHA Plan: Robert P. Kelley Building 500 W. Sunrise Blvd., Ft. Lauderdale, FL 33311 Sailboat Bend II 437 SW 4 Avenue, Ft. Lauderdale, FL 33315 The plan will also be posted on the HACFL website: www.hacfl.com</p> <p><input type="checkbox"/> PHA Consortia: (Check box if submitting a Joint PHA Plan and complete table below)</p> <table border="1" style="width: 100%; text-align: center; border-collapse: collapse;"> <thead> <tr> <th rowspan="2" style="width: 25%;">Participating PHAs</th> <th rowspan="2" style="width: 15%;">PHA Code</th> <th rowspan="2" style="width: 25%;">Program(s) in the Consortia</th> <th colspan="2" style="width: 35%;">Program(s) not in the Consortia</th> </tr> <tr> <th style="width: 17.5%;">No. of Units in Each Program PH</th> <th style="width: 17.5%;">HCV</th> </tr> </thead> <tbody> <tr> <td style="height: 20px;"></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Participating PHAs	PHA Code	Program(s) in the Consortia	Program(s) not in the Consortia		No. of Units in Each Program PH	HCV					
Participating PHAs	PHA Code				Program(s) in the Consortia	Program(s) not in the Consortia							
		No. of Units in Each Program PH	HCV										

B. Plan Elements Submitted with 5-Year PHA Plans. Required elements for Small PHAs completing this document in years in which the 5-Year Plan is also due. This section does not need to be completed for years when a Small PHA is not submitting its 5-Year Plan. See subsection below for required elements in all other years (Years 1-4).

B.1 Revision of Existing PHA Plan Elements.
 (a) Have the following PHA Plan elements been revised by the PHA since its last Five-Year PHA Plan submission?
 Y N
 Statement of Housing Needs and Strategy for Addressing Housing Needs.
 Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions.
 Financial Resources.
 Rent Determination.
 Homeownership Programs.
 Substantial Deviation.
 Significant Amendment/Modification
 (b) If the PHA answered yes for any element, describe the revisions for each revised element(s):
 (c) The PHA must submit its Deconcentration Policy for Field Office review.

B.2 New Activities.
 (a) Does the PHA intend to undertake any new activities related to the following in the PHA's current Fiscal Year?
 Y N
 Hope VI or Choice Neighborhoods.
 Mixed Finance Modernization or Development.
 Demolition and/or Disposition.
 Conversion of Public Housing to Tenant Based Assistance.
 Conversion of Public Housing to Project-Based Rental Assistance or Project-Based Vouchers under RAD.
 Project Based Vouchers.
 Units with Approved Vacancies for Modernization.
 Other Capital Grant Programs (i.e., Capital Fund Community Facilities Grants or Emergency Safety and Security Grants).
 (b) If any of these activities are planned for the current Fiscal Year, describe the activities. For new demolition activities, describe any public housing development or portion thereof, owned by the PHA for which the PHA has applied or will apply for demolition and/or disposition approval under section 18 of the 1937 Act under the separate demolition/disposition approval process. If using Project-Based Vouchers (PBVs), provide the projected number of project-based units and general locations, and describe how project basing would be consistent with the PHA Plan

B.3 Progress Report.
 Provide a description of the PHA's progress in meeting its Mission and Goals described in the PHA 5-Year and Annual Plan.
Goals: Manage the HACFL's Existing housing stock in an efficient and effective manner and seek to expand the stock of Affordable Housing in Fort Lauderdale and Broward County. Objectives: • Apply for additional rental vouchers • Continue conducting outreach efforts to potential voucher landlords • Convert public housing to vouchers • Continue acquiring and/or building units or developments for affordable rental housing • Work closely with the City (HOME) and County (SHIP) funds to promote homeownership at reduced costs • Work closely with the City of Fort Lauderdale and the Housing Finance Agency to develop vacant parcels for affordable family rentals. We will continue to use LIHTC to assist in financing new affordable housing development • Maintain high performer status on SEMAP (score of 97% for 2023) • Promote self-sufficiency of assisted households (162 clients currently enrolled in the FSS program) • Undertake affirmative measures to ensure equal opportunity in housing

B.4 Capital Improvements. Include a reference here to the most recent HUD-approved 5-Year Action Plan in EPIC and the date that it was approved.
The most recent HUD-approved 5-Year Action Plan in EPIC was approved on 05/02/2023

B.5 Most Recent Fiscal Year Audit.
 (a) Were there any findings in the most recent FY Audit?
 Y N
 (b) If yes, please describe:

Plan Elements Submitted All Other Years (Years 1-4). Required elements for all other fiscal years. This section does not need to be completed in years when a Small PHA is submitting its 5-Year PHA Plan.

B.1 New Activities
 (a) Does the PHA intend to undertake any new activities related to the following in the PHA's current Fiscal Year?
 Y N
 Hope VI or Choice Neighborhoods.
 Mixed Finance Modernization or Development.
 Demolition and/or Disposition.
 Conversion of Public Housing to Tenant-Based Assistance.
 Conversion of Public Housing to Project-Based Assistance under RAD.
 Project Based Vouchers.

	<input type="checkbox"/> <input type="checkbox"/> Units with Approved Vacancies for Modernization. <input type="checkbox"/> <input type="checkbox"/> Other Capital Grant Programs (i.e., Capital Fund Community Facilities Grants or Emergency Safety and Security Grants). (b) If any of these activities are planned for the current Fiscal Year, describe the activities. For new demolition activities, describe any public housing development or portion thereof, owned by the PHA for which the PHA has applied or will apply for demolition and/or disposition approval under section 18 of the 1937 Act under the separate demolition/disposition approval process. (c) If using Project-Based Vouchers, provide the projected number of project-based units, general locations, and describe how project-basing would be consistent with the PHA Plan. (d) The PHA must submit its Deconcentration Policy for Field Office Review.
B.2	Capital Improvements Include a reference here to the most recent HUD-approved 5-Year Action Plan in EPIC and the date that it was approved.
C.	Other Document or Certification Requirements for Annual Plan Submissions. Required in all submission years.
C.1	Resident Advisory Board (RAB) Comments. (a) Did the RAB(s) have comments to the PHA Plan? Y <input type="checkbox"/> N <input checked="" type="checkbox"/> (b) If yes, comments must be submitted by the PHA as an attachment to the PHA Plan. PHAs must also include a narrative describing their analysis of the RAB recommendations and the decisions made on these recommendations.
C.2	Certification by State or Local Officials. <u>Form HUD 50077-SL</u> , <i>Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan</i> , must be submitted by the PHA as an electronic attachment to the PHA Plan.
C.3	Civil Rights Certification/ Certification Listing Policies and Programs that the PHA has Revised since Submission of its Last Annual Plan. Form HUD-50077-CRT-SM, <i>PHA Certifications of Compliance with PHA Plan, Civil Rights, and Related Laws and Regulations Including PHA Plan Elements that Have Changed</i> , must be submitted by the PHA as an electronic attachment to the PHA Plan
C.4	Challenged Elements. If any element of the PHA Plan is challenged, a PHA must include such information as an attachment with a description of any challenges to Plan elements, the source of the challenge, and the PHA's response to the public. (a) Did the public challenge any elements of the Plan? Y <input type="checkbox"/> N <input checked="" type="checkbox"/> If yes, include Challenged Elements.
D.	Affirmatively Furthering Fair Housing (AFFH).
D.1	Affirmatively Furthering Fair Housing (AFFH). Provide a statement of the PHA's strategies and actions to achieve fair housing goals outlined in an accepted Assessment of Fair Housing (AFH) consistent with 24 CFR § 5.154(d)(5). Use the chart provided below. (PHAs should add as many goals as necessary to overcome fair housing issues and contributing factors.) Until such time as the PHA is required to submit an AFH, the PHA is not obligated to complete this chart. The PHA will fulfill, nevertheless, the requirements at 24 CFR § 903.7(o) enacted prior to August 17, 2015. See Instructions for further detail on completing this item.

Form identification: FL010-HOUSING AUTHORITY OF THE CITY OF FORT LAUDERDALE Form HUD-50075-SM (Form ID - 1690) printed by Tam English in HUD Secure Systems/Public Housing Portal at 08/23/2024 03:38PM EST

5-Year PHA Plan (for All PHAs)	U.S. Department of Housing and Urban Development Office of Public and Indian Housing	OMB No. 2577-0226 Expires 03/31/2024
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Purpose. The 5-Year and Annual PHA Plans provide a ready source for interested parties to locate basic PHA policies, rules, and requirements concerning the PHA's operations, programs, and services, and informs HUD, families served by the PHA, and members of the public of the PHA's mission, goals, and objectives for serving the needs of low-income, very low-income, and extremely low-income families.

Applicability. The Form HUD-50075-5Y is to be completed once every 5 PHA fiscal years by all PHAs.

A. PHA Information.

PHA Name: HOUSING AUTHORITY OF THE CITY OF FORT LAUDERDALE **PHA Code:** FL010
PHA Plan for Fiscal Year Beginning: (MM/YYYY): 01/2025
The Five-Year Period of the Plan (i.e., 2019-2023): 2025-2029
Plan Submission Type 5-Year Plan Submission Revised 5-Year Plan Submission

Availability of Information. In addition to the items listed in this form, PHAs must have the elements listed below readily available to the public. A PHA must identify the specific location(s) where the proposed PHA Plan, PHA Plan Elements, and all information relevant to the public hearing and proposed PHA Plan are available for inspection by the public. Additionally, the PHA must provide information on how the public may reasonably obtain additional information on the PHA policies contained in the standard Annual Plan, but excluded from their streamlined submissions. At a minimum, PHAs must post PHA Plans, including updates, at each Asset Management Project (AMP) and the main office or central office of the PHA. PHAs are strongly encouraged to post complete PHA Plans on their official websites. PHAs are also encouraged to provide each resident council a copy of their PHA Plans.

How the public can access this PHA Plan: Robert P. Kelley Building 500 W. Sunrise Blvd., Ft. Lauderdale, FL 33311 Sailboat Bend II 437 SW 4 Avenue, Ft. Lauderdale, FL 33315 The plan will also be posted on the HACFL website: www.hacfl.com

PHA Consortia: (Check box if submitting a Joint PHA Plan and complete table below.)

Participating PHAs	PHA Code	Program(s) in the Consortia	Program(s) not in the Consortia	No. of Units in Each Program	
				PH	HCV

B. Plan Elements. Required for all PHAs completing this form.

B.1 Mission. State the PHA's mission for serving the needs of low- income, very low- income, and extremely low- income families in the PHA's jurisdiction for the next five years.
 The mission of the Housing Authority of the City of Fort Lauderdale is to assist low-income families with safe, decent, and affordable housing opportunities as they strive to achieve self-sufficiency and improve the quality of their lives. The Housing Authority is committed to operating efficient, ethically, and professionally. The Housing Authority will create and maintain partnerships with its clients and appropriate community agencies to accomplish this mission.

B.2 Goals and Objectives. Identify the PHA's quantifiable goals and objectives that will enable the PHA to serve the needs of low- income, very low-income, and extremely low-income families for the next five years.
 The Housing Authority of the City of Fort Lauderdale (HACFL) has made great strides to achieve its 2025/2029 goals as part of the PHA 5-year and Annual Plan. In spite of these achievements, the needs of Broward County continue to grow. Our six (6) year strategic goals include: 1. Develop Additional Affordable Housing Opportunities for the Community To accomplish this goal the HACFL will: • Develop and maintain affordable housing programs by aggressively pursuing all federal, state and local funding announcements to benefit residents of every municipality in the County and actively promote the participation of Broward County's rental property owners in all HACFL sponsored programs. • Work closely with the City of Fort Lauderdale and the Housing Finance Agency to develop vacant parcels for homeownership single family homes and affordable family rentals. We will continue to use 9% Tax credits to assist in financing new housing development • Apply for additional Section 8 vouchers, including VASH, Family Unification, TPV. 2. Improve the quality of assisted housing • Provide replacement 'affordable housing' for Public Housing units. • Increase customer satisfaction • Find ways to better serve the community 3. Increase assisted housing choices • Conduct outreach efforts to potential landlords • Implement innovative homeownership programs 4. Improve community quality of life and economic vitality • Implement measures to de-concentrate poverty by bringing higher income households into lower income neighborhoods • Implement measures to promote income mixing in public housing by assuring access for lower income families in higher income developments. 5. Promote self-sufficiency and asset development of individuals and families • Promote self-sufficiency of assisted households The HACFL has successfully continued to operate a Family Self-Sufficiency Program for interested participants and has maintained great results while promoting continued great relationships with these families. HACFL has 162 participants in the FSS program and 102 of these families are accruing an escrow account. 6. Ensure Equal Opportunity in Housing for all • Undertake affirmative action measures to ensure access to assisted housing opportunities and to provide suitable living environment for families regardless of race, color, religion, national origin, sex, familial status and disability. • Maintain level of performance to achieve high performer scores (SEMAP) The HACFL continues to be a high performer under the SEMAP standards receiving a score of 97 percent for FYE 2023

B.3 Progress Report. Include a report on the progress the PHA has made in meeting the goals and objectives described in the previous 5-Year Plan.
 Goals: Manage the HACFL's Existing housing stock in an efficient and effective manner and seek to expand the stock of Affordable Housing in Fort Lauderdale and Broward County. Objectives: • Apply for additional rental vouchers • Continue conducting outreach efforts to potential voucher landlords • Convert public housing to vouchers • Continue acquiring and/or building units or developments for affordable rental housing • Work closely with the City (HOME) and County

	(SHIP) funds to promote homeownership at reduced costs • Work closely with the City of Fort Lauderdale and the Housing Finance Agency to develop vacant parcels for affordable family rentals. We will continue to use LIHTC to assist in financing new affordable housing development • Maintain high performer status on SEMAP (score of 97% for 2023) • Promote self-sufficiency of assisted households (162 clients currently enrolled in the FSS program) • Undertake affirmative measures to ensure equal opportunity in housing
B.4	<p>Violence Against Women Act (VAWA) Goals. Provide a statement of the PHA's goals, activities objectives, policies, or programs that will enable the PHA to serve the needs of child and adult victims of domestic violence, dating violence, sexual assault, or stalking.</p> <p>The HACFL has adopted policies to help ensure that all actual and potential beneficiaries of the Housing Choice Voucher and Public Housing Programs are aware of their rights under VAWA, including their right to confidentiality. The HACFL will post the following information regarding VAWA in the offices and on the website. It will also be made readily available to anyone who requests it. -Notice of occupancy rights under VAWA to housing choice voucher program applicants and participants who are or have been victims of domestic violence, sexual assault, or stalking (Form HUD-5380) -A copy of PHA's Emergency Transfer Plan -A copy of HUD's Emergency Transfer Request for Certain Victims of Domestic Violence, Dating Violence, Sexual Assault, or Stalking (Form HUD-5383) -The National Domestic Violence Hot Line: 1-800-799-SAFE (7233) or 1-800-3224 (TTY) -Contact information for local victim advocacy groups or service providers</p>
C.	Other Document and/or Certification Requirements.
C.1	<p>Significant Amendment or Modification. Provide a statement on the criteria used for determining a significant amendment or modification to the 5-Year Plan.</p> <p>HUD mandates that HACFL must define substantial changes to the Agency Plan. A proposed change to the PHA Annual and 5-Year Plan that qualifies as a substantial change must undergo a public process that includes: consultation with the residents, a public comment period, public notification of where and how the proposed change can be reviewed, and approval by the HACFL Board of Commissioners. A significant amendment or modification is a change in policy pertaining to the operations of the H/A. The H/A will consider the following activities a significant amendment/modification: -Changes in regard to demolition, disposition or conversion activities; -New or amended development plans, designation or conversion actions not currently identified in the Five-year or Annual plan; -The decision to convert to either Project Based Rental Assistance or Project Based Voucher Assistance, Homeownership, RAD Conversion; Tenant-Based Assistance (TPB); -Capital Fund Financing, development or mixed-finance development An exception to this definition will be made for any of the above that are adopted to reflect changes in HUD regulatory requirements. HUD will not consider such changes as significant amendments.</p>
C.2	<p>Resident Advisory Board (RAB) Comments.</p> <p>(a) Did the RAB(s) have comments to the 5-Year PHA Plan? Y <input type="checkbox"/> N <input checked="" type="checkbox"/></p> <p>(b) If yes, comments must be submitted by the PHA as an attachment to the 5-Year PHA Plan. PHAs must also include a narrative describing their analysis of the RAB recommendations and the decisions made on these recommendations</p>
C.3	<p>Certification by State or Local Officials.</p> <p>Form HUD-50077-SL, Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan, must be submitted by the PHA as an electronic attachment to the PHA Plan.</p>
C.4	<p>Required Submission for HUD FO Review.</p> <p>(a) Did the public challenge any elements of the Plan? Y <input type="checkbox"/> N <input checked="" type="checkbox"/></p> <p>(b) If yes, include Challenged Elements.</p>
D.	Affirmatively Furthering Fair Housing (AFFH).
D.1	<p>Affirmatively Furthering Fair Housing. (Non-qualified PHAs are only required to complete this section on the Annual PHA Plan. All qualified PHAs must complete this section.)</p> <p>Provide a statement of the PHA's strategies and actions to achieve fair housing goals outlined in an accepted Assessment of Fair Housing (AFH) consistent with 24 CFR § 5.154(d)(5). Use the chart provided below. (PHAs should add as many goals as necessary to overcome fair housing issues and contributing factors.) Until such time as the PHA is required to submit an AFH, the PHA is not obligated to complete this chart. The PHA will fulfill, nevertheless, the requirements at 24 CFR § 903.7(o) enacted prior to August 17, 2015. See Instructions for further detail on completing this item.</p>

Form identification: FL010-HOUSING AUTHORITY OF THE CITY OF FORT LAUDERDALE form HUD-50075-5Y (Form ID - 967) printed by Tam English in HUD Secure Systems/Public Housing Portal at 08/23/2024 04:32PM EST

**Attachment
HACFL Administrative Plan – 2024 – Revisions**

The Administrative Plan for Section 8 has been revised and has been formatted to match the format of Nan McKay's Administrative Plan. Formatting the HACFL's Administrative Plan to that of Nan McKay will make future updates easier and will ensure that HUD regulations are incorporated into the HACFL's Admin timely and accurately.

Chapter	Suggested New Policy	Current Policy
3-8	<p>3-I.K. FOSTER CHILDREN AND FOSTER ADULTS A foster child is a child that is in the legal guardianship or custody of a state, county, or private adoption or foster care agency, yet is cared for by foster parents in their own homes, under some kind of short-term or long-term foster care arrangement with the custodial agency. A foster child or foster adult may be allowed to reside in the unit if their presence would not result in a violation of space standards as described in Section 8-I.F. of this policy.</p>	<p>3-I.K. FOSTER CHILDREN AND FOSTER ADULTS A foster child is a child that is in the legal guardianship or custody of a state, county, or private adoption or foster care agency, yet is cared for by foster parents in their own homes, under some kind of short-term or long-term foster care arrangement with the custodial agency. A foster child or foster adult may be allowed to reside in the unit if their presence would not result in a violation of HQS space standards according to 24 CFR 982.401.</p>
3-28	<p>3-III.C. RESTRICTION ON ASSISTANCE BASED ON ASSETS [24 CFR 5.618] The HACFL defines not sufficient for the size of the family as being overcrowded based on space standards in Chapter 8 of this policy.</p>	<p>3-III.C. RESTRICTION ON ASSISTANCE BASED ON ASSETS [24 CFR 5.618] None</p>
3-29	<p>3-III.D. OTHER PERMITTED REASONS FOR DENIAL OF ASSISTANCE Criminal Activity [24 CFR 982.553] If any household member is currently engaged in, or has engaged in any of the following criminal activities, within the past three years, the family will be denied assistance. Drug-related criminal activity, defined by HUD as the illegal manufacture, sale, distribution, or use of a drug, or the possession of a drug with intent to manufacture, sell, distribute or use the drug [24 CFR 5.100]; Violent criminal activity, defined by HUD as any criminal activity that has as one of its elements the use, attempted use, or threatened use of physical force substantial enough to cause, or be reasonably likely to cause, serious bodily injury or property damage [24 CFR 5.100]; Criminal activity that may threaten the health, safety, or right to peaceful enjoyment of the premises by other residents or persons residing in the immediate vicinity; Immediate vicinity means within a three-block radius of the premises. Criminal sexual conduct, including but not limited to sexual assault, incest, open and gross lewdness, or child abuse; or Criminal activity that may threaten the health or safety of property owners, management staff, and persons performing contract administration functions or other responsibilities on behalf of the PHA (including a PHA employee or a PHA contractor, subcontractor, or agent).</p> <p>Evidence of such criminal activity includes, but is not limited to: Any conviction for drug-related or violent criminal activity within the past seven years. Any record of eviction from public or privately-owned housing as a result of criminal activity within the past seven years. Records of arrests for drug-related or violent criminal activity within the past seven years, although a record or records of arrest will not be used as the sole basis for the denial or proof that the applicant engaged in disqualifying criminal activity. In making its decision to deny assistance, the PHA will consider the factors discussed in Section 3-III.F and 3-III.G. Upon consideration of such factors, the PHA may, on a case-by-case basis, decide not to deny assistance.</p>	<p>3-III.D. OTHER PERMITTED REASONS FOR DENIAL OF ASSISTANCE Criminal Activity [24 CFR 982.553] If any household member is currently engaged in, or has engaged in any of the following criminal activities, within the past seven years, the family will be denied assistance. Drug-related criminal activity, defined by HUD as the illegal manufacture, sale, distribution, or use of a drug, or the possession of a drug with intent to manufacture, sell, distribute or use the drug [24 CFR 5.100]. Violent criminal activity, defined by HUD as any criminal activity that has as one of its elements the use, attempted use, or threatened use of physical force substantial enough to cause, or be reasonably likely to cause, serious bodily injury or property damage [24 CFR 5.100]. a. HACFL shall deny assistance if any household member has been at least ten (10) years from date of arrest for first or second degree murder, arson, kidnapping, or violent sex related offenses, including but not limited to sexual assault, sexual battery and child molestation whether disposition of the charge was either guilty, guilty/convicted, nolo contendere / convicted, adjudicated and/or adjudicated withheld. The HACFL will deny the family if any household member is subject to a lifetime registration requirement under a state sex offender registration program regardless of how much time has lapsed since the offense as per 3-III.B. MANDATORY DENIAL OF ASSISTANCE [24 CFR 982.553(a)]. b. Where the family has no pattern of repeated engagement in criminal activity and the disposition of the offense is dropped, nolle prosequere, no action, not guilty, acquitted, dismissed or not prosecuted by the court or State Attorney's Office the family shall not be denied assistance if otherwise qualified. Criminal activity that may threaten the health, safety, or right to peaceful enjoyment of the premises by other residents or persons residing in the immediate vicinity; or Criminal activity that may threaten the health or safety of property owners, management staff, and persons performing contract administration functions or other responsibilities on behalf of the PHA (including a PHA employee or a PHA contractor, subcontractor, or agent). Immediate vicinity means within a three-block radius of the premises. Evidence of such criminal activity includes, but is not limited to: Any conviction for drug-related or violent criminal activity within the past 7 years. Records of convictions for drug-related or violent criminal activity within the past 7 years, a record of arrest(s) will not be used as the basis for the denial or proof that the applicant engaged in disqualifying criminal activity. Any record of eviction from public or privately-owned housing as a result of criminal activity within the past 7 years. In making its decision to deny assistance, the PHA will consider the factors discussed in Section 3-III.E. Upon consideration of such factors, the PHA may, on a case-by-case basis, decide not to deny assistance.</p>
4-6	<p>4-II.C. OPENING AND CLOSING THE WAITING LIST [24 CFR 982.206] Reopening the Waiting List The HACFL will announce the reopening of the waiting list at least 10 business days prior to the date applications will first be accepted. If the</p>	<p>4-II.C. OPENING AND CLOSING THE WAITING LIST [24 CFR 982.206] Reopening the Waiting List The HACFL will announce the reopening of the waiting list at least 10 business days prior to the date applications will first be accepted. If the</p>

	<p>list is only being reopened for certain categories of families, this information will be contained in a Public Notice. The Public Notice must state dates and times applications are being taken, the location at which the applications are to be presented, and how many applications will be drawn in a Random Drawing and/or how many will be accepted on a date and time of application basis if applications are received online, and a summary of what the application envelope must contain.</p> <p>The PHA will give public notice by publishing the relevant information in suitable media outlets including, but not limited to:</p> <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Sun Sentinel <input checked="" type="checkbox"/> EnUSA <input checked="" type="checkbox"/> HACFL's website <input checked="" type="checkbox"/> Le Floridien 	<p>list is only being reopened for certain categories of families, this information will be contained in a Public Notice. The Public Notice must state dates and times applications are being taken, the location at which the applications are to be presented, and how many applications will be drawn in a Random Drawing and/or how many will be accepted on a date and time of application basis if applications are received online, and a summary of what the application envelope must contain.</p> <p>The PHA will give public notice by publishing the relevant information in suitable media outlets including, but not limited to:</p> <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Sun Sentinel <input checked="" type="checkbox"/> El Sentinel <input checked="" type="checkbox"/> West Side Gazette <input checked="" type="checkbox"/> HACFL's website <input checked="" type="checkbox"/> Le Floridien
5-7	<p>5-I.B. BRIEFING [24 CFR 982.301] Briefing Packet [24 CFR 982.301(b); New HCV GB, Housing Search and Leasing, p. 7] Additional Items to Be Included in the Briefing Packet The PHA will provide the following additional materials in the briefing packet: Information on how to fill out and file a housing discrimination complaint form The form HUD-5380 domestic violence certification form and the form HUD 5382 notice of occupancy rights, which contain information on VAWA protections for victims of domestic violence, dating violence, sexual assault, and stalking "Is Fraud Worth It?" (form HUD-1141-OIG), which explains the types of actions a family must avoid and the penalties for program abuse "What You Should Know about EIV," a guide to the Enterprise Income Verification (EIV) system published by HUD as an attachment to Notice PIH 2017-12</p>	<p>5-I.B. BRIEFING [24 CFR 982.301] Briefing Packet [24 CFR 982.301(b); New HCV GB, Housing Search and Leasing, p. 7] Additional Items to Be Included in the Briefing Packet The PHA will provide the following additional materials in the briefing packet: Information on how to fill out and file a housing discrimination complaint form Information about the protections afforded by the Violence against Women Act of 2013 (VAWA) to victims of domestic violence, dating violence, sexual assault, stalking, or human trafficking (see section 16-IX.C) "Is Fraud Worth It?" (form HUD-1141-OIG), which explains the types of actions a family must avoid and the penalties for program abuse "What You Should Know about EIV," a guide to the Enterprise Income Verification (EIV) system published by HUD as an attachment to Notice PIH 2017-12</p>
5-8	<p>5-I.C. FAMILY OBLIGATIONS Family Obligations [24 CFR 982.551] Damages beyond ordinary wear and tear will be considered to be damages which could be assessed against the security deposit under state law or in court practice.</p>	<p>5-I.C. FAMILY OBLIGATIONS Family Obligations [24 CFR 982.551] Damages beyond normal wear and tear will be considered to be damages which could be assessed against the security deposit.</p>
5-12	<p>5-II.B. DETERMINING FAMILY UNIT (VOUCHER) SIZE [24 CFR 982.402] To accommodate families that households do not meet the criteria of disability, elderly or reasonable accommodation the HACFL may grant an increased voucher size based on hardship. Family hardship can be defined as any of the following reasons: Age, Sex, Health, Handicap, Relationship of family members or other personal circumstances. The family will be required to place the request for an increased voucher size in writing. The request must explain the need or justification for a larger family unit size and must include supportive documentation. The HACFL will notify the family of its determination within fifteen business days of receiving the family's request. If a participant family's request is denied, the notice will inform the family of their right to request an informal review. All final decisions will be made based off of HUD's CFR regulation guidance.</p>	<p>5-II.B. DETERMINING FAMILY UNIT (VOUCHER) SIZE [24 CFR 982.402] To accommodate families that households do not meet the criteria of disability, elderly or reasonable accommodation the HACFL may grant an increased voucher size based on hardship. Family hardship can be defined as any of the following reasons: Age, Sex, Health, Handicap, Relationship of family members or other personal circumstances. The family will be required to place the request for an increased voucher size in writing. The request must explain the need or justification for a larger family unit size and must include supportive documentation. The HACFL will notify the family of its determination within fifteen business days of receiving the family's request. If a participant family's request is denied, the notice will inform the family of their right to request an informal review.</p>
5-13	<p>5-II.C. EXCEPTIONS TO SUBSIDY STANDARDS The HACFL will consider granting an exception for any of the reasons specified in the regulation: the age, sex, health, handicap, or relationship of family members or other personal circumstances. The family must request any exception to the subsidy standards in writing. The request must explain the need or justification for a larger family unit size, and must include appropriate documentation. Requests based on health-related reasons must be verified by a knowledgeable professional source (e.g., doctor or health professional), unless the disability and the disability-related need for accommodation is readily apparent or otherwise known. The family's continued need for an additional bedroom due to special medical equipment must be re-verified at annual reexamination. The HACFL will notify the family of its determination within 10 business days of receiving the family's request. If a participant family's request is denied, the notice will inform the family of their right to request an informal hearing.</p>	<p>5-II.C. EXCEPTIONS TO SUBSIDY STANDARDS Exception requests will be limited to those who are disabled and need the exception as a reasonable accommodation. The family must request any exception to the subsidy standards in writing. The request must explain the need or justification for a larger family unit size, and must include appropriate documentation. Requests based on health-related reasons must be verified by a knowledgeable professional source (e.g., doctor or health professional), unless the disability and the disability-related request for accommodation is readily apparent or otherwise known. The family's continued need for an additional bedroom due to special medical equipment must be re-verified at annual reexamination. The HACFL will notify the family of its determination within 10 business days of receiving the family's request. If a participant family's request is denied, the notice will inform the family of their right to request an informal hearing.</p>
6-4	<p>6-I.B. HOUSEHOLD COMPOSITION AND INCOME Temporarily Absent Family Members</p>	<p>6-I.B. HOUSEHOLD COMPOSITION AND INCOME Temporarily Absent Family Members</p>

	<p>Unless specifically excluded by the regulations, the income of all family members approved to live in the unit will be counted, even if the family member is temporarily absent from the unit.</p> <p>Generally, an individual who is or is expected to be absent from the assisted unit for 180 consecutive days or less is considered temporarily absent and continues to be considered a family member. Generally, an individual who is or is expected to be absent from the assisted unit for more than 180 consecutive days is considered permanently absent and no longer a family member. Exceptions to this general policy are discussed below.</p>	<p>Generally, an individual who is or is expected to be absent from the assisted unit for 180 consecutive days or less is considered temporarily absent and continues to be considered a family member. Generally, an individual who is or is expected to be absent from the assisted unit for more than 180 consecutive days is considered permanently absent and no longer a family member. Exceptions to this general policy are discussed below.</p>
6-7	<p>ADDED 6-I.C. ANTICIPATING ANNUAL INCOME Anticipating Annual Income [24 CFR 5.609(c)(1)] When the HACFL cannot readily anticipate income based upon current circumstances (e.g., in the case of temporary, sporadic, or variable employment, seasonal employment, unstable working hours, or suspected fraud), the HACFL will review and analyze historical data for patterns of employment, paid benefits, and receipt of other income and use the results of this analysis to establish annual income. Any time current circumstances are not used to project annual income, a clear rationale for the decision will be documented in the file. In all such cases the family may present information and documentation to the HACFL to show why the historic pattern does not represent the family's anticipated income. In all cases, the family file will be documented with a clear record of the reason for the decision, and a clear audit trail will be left as to how the HACFL annualized projected income.</p>	<p>REMOVED 6-I.C. ANTICIPATING ANNUAL INCOME Basis of Annual Income Projection When EIV is obtained and the family does not dispute the EIV employer data, the HACFL will use current tenant-provided documents to project annual income. When the tenant-provided documents are pay stubs, the HACFL will make every effort to obtain current and consecutive pay stubs dated within the last 60 days. The PHA will obtain written and/or oral third-party verification in accordance with the verification requirements and policy in Chapter 7 in the following cases: If EIV or other UIV data is not available, If the family disputes the accuracy of the EIV employer data, and/or If the PHA determines additional information is needed. In such cases, the PHA will review and analyze current data to anticipate annual income. In all cases, the family file will be documented with a clear record of the reason for the decision, and a clear audit trail will be left as to how the PHA annualized projected income. When the HACFL cannot readily anticipate income based upon current circumstances (e.g., in the case of seasonal employment, unstable working hours, self-employment, or suspected fraud), the HACFL will review and analyze historical data for patterns of employment, paid benefits, and receipt of other income and use the results of this analysis to establish annual income. Any time current circumstances are not used to project annual income, a clear rationale for the decision will be documented in the file. In all such cases the family may present information and documentation to the PHA to show why the historic pattern does not represent the family's anticipated income.</p>
6-8	<p>ADDED 6-I.C. ANTICIPATING ANNUAL INCOME Calculating Annual Income at Annual Reexamination [24 CFR.609(c)(2); Notice PIH 2023-27] No policy necessary.</p>	<p>REMOVED 6-I.C. ANTICIPATING ANNUAL INCOME Annualizing Income [24 CFR 5.609] Pursuant to HOTMA updates effective January 1, 2023 the HACFL will calculate annual income based on the policy established below. Admissions All of the current administrative policies of calculating will remain unchanged for program admissions and interims. Family income will be calculated by projecting forward. Reexaminations HACFL will use the prior year income (preceding 12-month period) to calculate annual recertifications. The HACFL will make adjustments to reflect current income if there was an interim change in the previous 12-month period that was not calculated. If the family disputes the calculation and provides documentation reflecting a change in current income circumstances the HACFL will adjust the calculations.</p>
6-9	<p>6-I.D. EARNED INCOME Wages and Related Compensation [24 CFR 5.609(a); Notice PIH 2023-27] The HACFL will include in annual income the full amount, before any payroll deductions, of wages and salaries, overtime pay, commissions, fees, tips and bonuses, and other compensation. For persons who regularly receive bonuses or commissions, the HACFL will verify and then average amounts received for the two years preceding admission or interim reexamination. If only a one-year history is available, the HACFL will use the prior year amounts. In either case the family may provide, and the HACFL will consider, a credible justification for not using this history to anticipate future bonuses or commissions. If a new employee has not yet received any bonuses or commissions, the HACFL will count only the amount estimated by the employer. The file will be documented appropriately.</p>	<p>6-I.D. EARNED INCOME Wages and Related Compensation For persons who regularly receive bonuses or commissions, the HACFL will verify and then average amounts received for the two years preceding admission or reexamination. If only a one-year history is available, the HACFL will use the prior year amounts. In either case the family may provide, and the HACFL will consider, a credible justification for not using this history to anticipate future bonuses or commissions. If a new employee has not yet received any bonuses or commissions, the HACFL will count only the amount estimated by the employer.</p>
6-20	<p>6-I.G. STUDENT FINANCIAL ASSISTANCE [FR Notice 2/14/23 and Notice PIH 2023-27] Calculating Income from Student Financial Assistance</p>	<p>6-I.G. STUDENT FINANCIAL ASSISTANCE [FR Notice 2/14/23 and Notice PIH 2023-27] Calculating Income from Student Financial Assistance</p>

	<p>[HOTMA Student Financial Assistance Resource Sheet; Notice PIH 2023-27]</p> <p>If a student only receives financial assistance under Title IV of the HEA and does not receive any other student financial assistance, the PHA will exclude the full amount of the assistance received under Title IV from the family's annual income. The HACFL will not calculate actual covered costs in this case.</p> <p>If the student does not receive any assistance under Title IV of the HEA but does receive assistance from another source, the PHA will first calculate the actual covered costs to the student in accordance with 24 CFR 5.609(b)(ii). The PHA will then subtract the total amount of the student's financial assistance from the student's actual covered costs. The HACFL will include any amount of financial assistance in excess of the student's actual covered costs in the family's annual income.</p>	<p>[HOTMA Student Financial Assistance Resource Sheet; Notice PIH 2023-27]</p> <p>None</p>
6-22	<p>6-I.H. PERIODIC PAYMENTS [Notice PIH 2023-27] Lump-Sum Payments for the Delayed Start of a Periodic Payment [24 CFR 5.609(b)(16)]</p> <p>The HACFL will include in annual income lump sums received as a result of delays in processing periodic payments (other than those specifically excluded by the regulation), such as unemployment or welfare assistance.</p> <p>When a delayed-start payment is received that is to be included and the family reports this during the period in which the HACFL is processing an annual reexamination, the HACFL will adjust the family's rent retroactively for the period the payment was intended to cover.</p> <p>If the delayed-start payment is received outside of the time the HACFL is processing an annual reexamination, then the HACFL will consider whether the amount meets the threshold to conduct an interim reexamination. If so, the HACFL will conduct an interim in accordance with HACFL policies in Chapter 11. If not, the HACFL will consider the amount when processing the family's next annual recertification.</p>	<p>6-I.H. PERIODIC PAYMENTS [Notice PIH 2023-27] Lump-Sum Payments for the Delayed Start of a Periodic Payment [24 CFR 5.609(b)(16)]</p> <p>When a delayed-start payment is received and reported during the period in which the HACFL is processing an annual reexamination, the PHA will adjust the family share and HACFL subsidy retroactively for the period the payment was intended to cover. The family may pay in full any amount due or request to enter into a repayment agreement with the HACFL.</p>
6-23	<p>6-I.H. PERIODIC PAYMENTS [Notice PIH 2023-27] Social Security Benefits [Notice PIH 2023-27]</p> <p>Annual income includes "all amounts received," not the amount that a family may be legally entitled to receive but which they do not receive. When the SSA overpays an individual, resulting in a withholding or deduction from their benefit amount until the overpayment is paid in full, the HACFL will use the reduced benefit amount after deducting only the amount of the overpayment withholding from the gross benefit amount. Further, if a family's social security income is garnished for any reason, the HACFL will use the net amount after the garnishment in order to calculate the family's income.</p>	<p>6-I.H. PERIODIC PAYMENTS [Notice PIH 2023-27] Treatment of Overpayment Deductions from Social Security Benefits</p> <p>None</p>
6-24	<p>6-I.H. PERIODIC PAYMENTS [Notice PIH 2023-27] Alimony and Child Support</p> <p>The HACFL will count all regular payments of alimony or child support awarded as part of a divorce or separation agreement.</p> <p>The HACFL will count court-awarded amounts for alimony and child support unless the family certifies and the HACFL verifies that the payments are not being made.</p> <p>In order to verify that payments are not being made, the HACFL will review child support payments over the last three months.</p> <p>If payments are being made regularly, the HACFL will use the amount received during the last 12 months (excluding any lump sums received).</p> <p>If payments have been made for a period less than 12 months, the HACFL will average all payments that have been made.</p> <p>At new admission or interim recertification, if any lump sum payments were made in the past 12 months, the HACFL will determine the likelihood of the family receiving another similar payment within the next 12 months before deciding whether or not this amount will be included in the calculation of annual income.</p> <p>If the HACFL determines and can appropriately verify that the family in all likelihood will not receive a similar payment, then the amount will not be considered when projecting annual income.</p> <p>If the HACFL determines that it is likely that the family will receive a similar payment and can appropriately verify it, the amount will be included when projecting annual income.</p> <p>If no payments have been made in the past three months and there are no lump sums, the HACFL will not include child support in annual income.</p>	<p>6-I.K. PERIODIC AND DETERMINABLE ALLOWANCES [24 CFR 5.609(b)(7)] Alimony and Child Support</p> <p>The HACFL will count court-awarded amounts for alimony and child support unless the HACFL verifies that (1) the payments are not being made and (2) the family has made reasonable efforts to collect amounts due, including filing with courts or agencies responsible for enforcing payments [HCV GB, pp. 5-23 and 5-47]. When historical information received via UIV resources such as Department of Revenue, show that the family consistently receives a certain amount every year, the HACFL will average these amounts and use it to anticipate future 12 months income from this source.</p> <p>Families who do not have court-awarded alimony and child support awards are not required to seek a court award and are not required to take independent legal action to obtain collection.</p>
6-29	<p>6-I.M. ADDITIONAL EXCLUSIONS FROM ANNUAL INCOME [24 CFR 5.609(b)]</p> <p>The HACFL defines training program as "a learning process with goals and objectives, generally having a variety of components, and taking</p>	<p>6-I.M. ADDITIONAL EXCLUSIONS FROM ANNUAL INCOME [24 CFR 5.609(b)]</p> <p>None</p>

	<p>place in a series of sessions over a period of time. It is designed to lead to a higher level of proficiency, and it enhances the individual's ability to obtain employment. It may have performance standards to measure proficiency. Training may include but is not limited to: (1) classroom training in a specific occupational skill, (2) on-the-job training with wages subsidized by the program, or (3) basic education" [expired Notice PIH 98-2, p. 3].</p> <p>The HACFL defines incremental earnings and benefits as the difference between (1) the total amount of welfare assistance and earnings of a family member prior to enrollment in a training program and (2) the total amount of welfare assistance and earnings of the family member after enrollment in the program [expired Notice PIH 98-2, pp. 3-4].</p> <p>In calculating the incremental difference, the HACFL will use as the pre-enrollment income the total annualized amount of the family member's welfare assistance and earnings reported on the family's most recently completed HUD-50058.</p> <p>End of participation in a training program must be reported in accordance with the HACFL's interim reporting requirements (see Chapter 11).</p>	
6-33	<p>PART II: ASSETS 6-II.A. OVERVIEW</p> <p>The HACFL generally will use current circumstances to determine both the value of an asset and the anticipated income from the asset. The HACFL will use other than current circumstances to anticipate income when (1) an imminent change in circumstances is expected, (2) it is not feasible to anticipate a level of income over 12 months, or (3) the HACFL believes that past income is the best indicator of anticipated income. For example, if a family member owns real property that typically receives rental income, but the property is currently vacant, the HACFL can take into consideration past rental income along with the prospects of obtaining a new tenant.</p> <p>Any time current circumstances are not used to determine asset income, a clear rationale for the decision will be documented in the file. In such cases the family may present information and documentation to the HACFL to show why the asset income determination does not represent the family's anticipated asset income.</p>	<p>6-I.G. ASSETS [24 CFR 5.609(b)(3); 24 CFR 5.603(b)] General Policies Income from Assets</p> <p>Anytime current circumstances are not used to determine asset income, a clear rationale for the decision will be documented in the file. In such cases the family may present information and documentation to the HACFL to show why the asset income determination does not represent the family's anticipated asset income.</p>
6-34	<p>6-II.B. ASSETS DISPOSED OF FOR LESS THAN FAIR MARKET VALUE [24 CFR 5.603(b)(2)] Minimum Threshold</p> <p>The HACFL will not include the value of assets disposed of for less than fair market value unless the cumulative fair market value of all assets disposed of during the past two years exceeds the gross amount received for the assets by more than \$1,000.</p>	<p>6-I.G. ASSETS [24 CFR 5.609(b)(3); 24 CFR 5.603(b)] Minimum Threshold</p> <p>The HACFL will not include the value of assets disposed of for less than fair market value unless the cumulative fair market value of all assets disposed of during the past two years exceeds the gross amount received for the assets by more than \$1,000.</p> <p>When the two-year period expires, the income assigned to the disposed asset(s) also expires. If the two-year period ends between annual recertifications, the family may request an interim recertification to eliminate consideration of the asset(s).</p> <p>Assets placed by the family in nonrevocable trusts are considered assets disposed of for less than fair market value except when the assets placed in trust were received through settlements or judgments.</p>
6-34	<p>6-II.C. ASSET INCLUSIONS AND EXCLUSIONS Investment Accounts Such as Stocks, Bonds, Saving Certificates, and Money Market Funds [24 CFR 5.603(b)(1)]</p> <p>The HACFL will include interest or dividends earned by investment accounts as actual income from assets even when the earnings are reinvested.</p> <p>The cash value of such an asset is determined by deducting from the market value any broker fees, penalties for early withdrawal, or other costs of converting the asset to cash.</p> <p>In determining the market value of an investment account, the HACFL will use the value of the account on the most recent investment report.</p>	<p>6-I.G. ASSETS [24 CFR 5.609(b)(3); 24 CFR 5.603(b)] Types of Assets Investment Accounts Such as Stocks, Bonds, Saving Certificates, and Money Market Funds</p> <p>In determining the market value of an investment account, the HACFL will use the value of the account on the most recent investment report. How anticipated income from an investment account will be calculated depends on whether the rate of return is known. For assets that are held in an investment account with a known rate of return (e.g., savings certificates), asset income will be calculated based on that known rate (market value multiplied by rate of earnings). When the anticipated rate of return is not known (e.g., stocks), the HACFL will calculate asset income based on the earnings for the most recent reporting period.</p>
6-38	<p>6-II.C. ASSET INCLUSIONS AND EXCLUSIONS Necessary and Non-Necessary Personal Property [24 CFR 5.603(b)(3)(i)]</p> <p>In determining the value of non-necessary personal property, the HACFL will use the family's estimate of the value. The HACFL may obtain an appraisal if there is reason to believe that the family's estimated value is off by \$50 or more. The family must cooperate with the appraiser but cannot be charged any costs related to the appraisal</p>	<p>6-II.C. ASSET INCLUSIONS AND EXCLUSIONS Necessary and Non-Necessary Personal Property [24 CFR 5.603(b)(3)(i)] None</p>
6-39	<p>6-II.C. ASSET INCLUSIONS AND EXCLUSIONS Lump-Sum Additions to Net Family Assets [24 CFR 5.609(b)(24)(viii); Notice PIH 2023-27]</p>	<p>6-II.C. ASSET INCLUSIONS AND EXCLUSIONS Lump-Sum Additions to Net Family Assets [24 CFR 5.609(b)(24)(viii); Notice PIH 2023-27] None</p>

	Any lump-sum receipts are only counted as assets if they are retained by a family in a form recognizable as an asset. [RHIP FAQs]. For example, if the family receives a \$1,000 lump sum for lottery winnings, and the family immediately spends the entire amount, the lump sum will not be counted toward net family assets.	
6-44	6-II.D. DETERMINING INCOME FROM ASSETS Net Family Assets Reasonable costs that would be incurred when disposing of an asset include, but are not limited to, penalties for premature withdrawal, broker and legal fees, and settlement costs incurred in real estate transactions such as settlement costs and transfer taxes [New PH OCC GB, Income Determinations, p. 24].	6-II.D. DETERMINING INCOME FROM ASSETS Net Family Assets None
6-46	PART III: ADJUSTED INCOME 6-III.A. INTRODUCTION Anticipating Expenses Generally, the HACFL will use current circumstances to anticipate expenses. When possible, for costs that are expected to fluctuate during the year (e.g., child care during school and non-school periods and cyclical health/medical expenses), the HACFL will estimate costs based on historic data and/or known future costs. If a family has an accumulated debt for health/medical or disability assistance expenses, the HACFL will include as an eligible expense the portion of the debt that the family expects to pay during the period for which the income determination is being made. However, amounts previously deducted will not be allowed even if the amounts were not paid as expected in a preceding period. The HACFL may require the family to provide documentation of payments made in the preceding year. When calculating health and medical care expenses, the HACFL will include those expenses anticipated to be incurred during the 12 months following the certification date which are not covered by an outside source, such as insurance. The allowance is not intended to give a family an allowance equal to last year's expenses, but to anticipate regular ongoing and anticipated expenses during the coming year. Since these expenses are anticipated, the PH Occupancy Guidebook states "it is likely that actual expenses will not match what was anticipated. Typically, this would not be considered an underpayment as long as at the time of the annual reexamination, the expenses were calculated based on the appropriate verification" [New PH OCC GB, Income Determinations, p. 30]. For annual reexaminations, the HACFL will use information for the previous 12-month period.	PART II: ADJUSTED INCOME 6-II.A. INTRODUCTION Anticipating Expenses Generally, the HACFL will use current circumstances to anticipate expenses. When possible, for costs that are expected to fluctuate during the year (e.g., child care during school and non-school periods and cyclical health/medical expenses), the HACFL will estimate costs based on historic data and/or known future costs. If a family has an accumulated debt for health/medical or disability assistance expenses, the HACFL will include as an eligible expense the portion of the debt that the family expects to pay during the period for which the income determination is being made. However, amounts previously deducted will not be allowed even if the amounts were not paid as expected in a preceding period. The HACFL may require the family to provide documentation of payments made in the preceding year.
6-50	6-III.E. DISABILITY ASSISTANCE EXPENSES DEDUCTION [24 CFR 5.603(b) and 24 CFR 5.611(a)(3)(ii)] Eligible Attendant Care [Notice PIH 2023-27] Attendant care expenses will be included for the period that the person enabled to work is employed plus reasonable transportation time. The cost of general housekeeping and personal services is not an eligible attendant care expense. However, if the person enabled to work is the person with disabilities, personal services necessary to enable the person with disabilities to work are eligible. If the care attendant also provides other services to the family, the HACFL will prorate the cost and allow only that portion of the expenses attributable to attendant care that enables a family member to work. For example, if the care provider also cares for a child who is not the person with disabilities, the cost of care must be prorated. Unless otherwise specified by the care provider, the calculation will be based upon the number of hours spent in each activity and/or the number of persons under care.	6-III.E. DISABILITY ASSISTANCE EXPENSES DEDUCTION [24 CFR 5.603(b) and 24 CFR 5.611(a)(3)(ii)] Eligible Attendant Care [Notice PIH 2023-27] None
6-52	6-III.F. CHILD CARE EXPENSE DEDUCTION Qualifying for the Deduction Seeking Work If the child care expense being claimed is to enable a family member to seek employment, the family must provide evidence of the family member's efforts to obtain employment at each reexamination. The deduction may be reduced or denied if the family member's job search efforts are not commensurate with the child care expense being allowed by the HACFL.	6-III.F. CHILD CARE EXPENSE DEDUCTION Qualifying for the Deduction Seeking Work None
6-56	6-III.G. HARDSHIP EXEMPTIONS [24 CFR 5.611(c), (d), and (e)] Health and Medical Care and Disability Assistance Expenses [24 CFR 5.611(c); Notice PIH 2023-27] Phased-In Relief	6-III.G. HARDSHIP EXEMPTIONS [24 CFR 5.611(c), (d), and (e)] Health and Medical Care and Disability Assistance Expenses [24 CFR 5.611(c); Notice PIH 2023-27] Phased-In Relief None

	<p>The HACFL will not continue the phased-in relief for families who move from public housing to HCV. These families will be treated as new admissions and the sum of expenses that exceeds 10 percent of annual income will be used to calculate their adjusted income.</p>	
6-56	<p>6-III.G. HARDSHIP EXEMPTIONS [24 CFR 5.611(c), (d), and (e)] Health and Medical Care and Disability Assistance Expenses [24 CFR 5.611(c); Notice PIH 2023-27] General Relief</p> <p>To qualify for a hardship exemption, a family must submit a request in writing. The request must show that the family's health and medical and/or disability assistance expenses have increased (other than the transition to the higher threshold) and that the family's financial hardship is a result of a change in circumstances. The HACFL defines a change in circumstances as a decrease in income or increase in other expenses that has resulted in the family's financial hardship but does not, on its own, trigger an interim reexam in accordance with HACFL policies.</p> <p>Examples of circumstances constituting a financial hardship may include the following situations:</p> <ul style="list-style-type: none"> • The family is awaiting an eligibility determination for a federal, state, or local assistance program, such as a determination for unemployment compensation or disability benefits; • The family's income decreased because of a loss of employment, death of a family member, or due to a natural or federal/state declared disaster; or • Other circumstances as determined by the HACFL. <p>The family must provide third-party verification of the hardship with the request. If third-party verification is not available, the HACFL will document the file with the reason and will attempt to obtain third-party verification prior to the end of the 90-day hardship exemption period.</p>	<p>6-III.G. HARDSHIP EXEMPTIONS [24 CFR 5.611(c), (d), and (e)] Health and Medical Care and Disability Assistance Expenses [24 CFR 5.611(c); Notice PIH 2023-27] General Relief None</p>
6-57	<p>6-III.G. HARDSHIP EXEMPTIONS [24 CFR 5.611(c), (d), and (e)] Health and Medical Care and Disability Assistance Expenses [24 CFR 5.611(c); Notice PIH 2023-27] General Relief</p> <p>The HACFL will make a determination of whether the family qualifies within 30 calendar days and will notify the family in writing of the result within 10 business days of the determination.</p> <p>If the HACFL denies the hardship exemption request, the HACFL notice will also state that if the family does not agree with the HACFL determination, the family may request a hearing.</p> <p>If the family qualifies for an exemption, the HACFL will include the date the hardship exemption will begin and the date it will expire as well as information on how to request a 90-day extension based on family circumstances.</p> <p>The family may request an extension either orally or in writing prior to the end of the hardship exemption period. The HACFL will extend relief for an additional 90-days if the family demonstrates to the HACFL's satisfaction that the family continues to qualify for the hardship exemption based on circumstances described above. The HACFL will require updated verification based on the family's current circumstances. Additional extensions may be granted on a case-by-case basis provided the family continues to request extensions prior to the end each hardship exemption period. Families must report if the circumstances that made the family eligible for the hardship exemption are no longer applicable. At any time, the HACFL may terminate the hardship exemption if the HACFL determines that the family no longer qualifies for the exemption.</p>	<p>6-III.G. HARDSHIP EXEMPTIONS [24 CFR 5.611(c), (d), and (e)] Health and Medical Care and Disability Assistance Expenses [24 CFR 5.611(c); Notice PIH 2023-27] General Relief None</p>
6-58	<p>6-III.G. HARDSHIP EXEMPTIONS [24 CFR 5.611(c), (d), and (e)] Child Care Expenses [24 CFR 5.611(d) and Notice PIH 2023-27]</p> <p>For a family to qualify, they must demonstrate that their inability to pay rent would be as a result of the loss of this deduction. The HACFL defines this hardship as a potential decrease in income or increase in other expenses that would result from the loss of the child care expense and such loss would impact the family's ability to pay their rent.</p> <p>Some factors to consider when determining if the family is unable to pay rent may include determining that the rent, utility payment, and applicable expenses (child care expenses or health and medical expenses) is more than 40 percent of the family's adjusted income, or verifying whether the family has experienced unanticipated expenses, such as large medical bills, that have affected their ability to pay their rent.</p>	<p>6-III.G. HARDSHIP EXEMPTIONS [24 CFR 5.611(c), (d), and (e)] Child Care Expenses [24 CFR 5.611(d) and Notice PIH 2023-27] None</p>

	<p>The family must also demonstrate that the child care expense is still necessary even though the family member is no longer employed or furthering their education. The HACFL will consider qualification under this criterion on a case-by case basis (for example, if the family member who was employed has left their job in order to provide uncompensated care to an elderly friend or family member who is severely ill and lives across town).</p> <p>The family must provide third-party verification of the hardship with the request. If third-party verification is not available, the HACFL will document the file with the reason and will attempt to obtain third-party verification prior to the end of the 90-day hardship exemption period.</p>	
6-59	<p>6-III.G. HARDSHIP EXEMPTIONS [24 CFR 5.611(c), (d), and (e)] Child Care Expenses [24 CFR 5.611(d) and Notice PIH 2023-27] The HACFL will make a determination of whether the family qualifies within 30 calendar days and will notify the family in writing of the result within 10 business days of the determination. If the HACFL denies the hardship exemption request, the HACFL notice will also state that if the family does not agree with the HACFL determination, the family may request a grievance hearing. If the family qualifies for an exemption, the HACFL will include all required information listed above as well as information on how to request a 90-day extension based on family circumstances.</p> <p>The family may request an extension either orally or in writing prior to the end of the hardship exemption period. The HACFL will extend relief for an additional 90-days if the family demonstrates to the HACFL's satisfaction that the family continues to qualify for the hardship exemption. The HACFL will require updated verification based on the family's current circumstances. Additional extension may be granted on a case-by-case basis provided the family continues to request extensions prior to the end each hardship exemption period. Families must report if the circumstances that made the family eligible for the hardship exemption are no longer applicable. At any time, the HACFL may terminate the hardship exemption if the HACFL determines that the family no longer qualifies for the exemption.</p>	<p>6-III.G. HARDSHIP EXEMPTIONS [24 CFR 5.611(c), (d), and (e)] Child Care Expenses [24 CFR 5.611(d) and Notice PIH 2023-27] None</p>
6-60	<p>6-III.H. PERMISSIVE DEDUCTIONS [24 CFR 5.611(b)(1)(ii)] The HACFL has opted not to use permissive deductions.</p>	<p>6-III.H. PERMISSIVE DEDUCTIONS [24 CFR 5.611(b)(1)(ii)] None</p>
6-68	<p>6-IV.D. APPLYING UTILITY ALLOWANCES [24 CFR 982.517] Reasonable Accommodation and Individual Relief The family must request the higher allowance and provide the HACFL with information about the amount of additional allowance required. The HACFL will consider the following criteria as valid reasons for granting individual relief: The family's consumption was mistakenly portrayed as excessive due to defects in the meter or errors in the meter reading. The excessive consumption is caused by a characteristic of the unit or owner-supplied equipment that is beyond the family's control, such as a particularly inefficient refrigerator or inadequate insulation. The allowance should be adjusted to reflect the higher consumption needs associated with the unit until the situation is remedied. The resident should be granted individual relief until the allowance is adjusted. The excessive consumption is due to special needs of the family that are beyond their control, such as the need for specialized equipment in the case of a family member who is ill, elderly, or who has a disability.</p> <p>In determining the amount of the reasonable accommodation or individual relief, the HACFL will allow a reasonable measure of additional usage as necessary. To arrive at the amount of additional utility cost of specific equipment, the family may provide information from the manufacturer of the equipment, or the family or HACFL may conduct an internet search for an estimate of usage or additional monthly cost. Information on reasonable accommodation and individual relief for charges in excess of the utility allowance will be provided to all families at admission as part of the information on payment standards and utility allowances in the briefing packet. The HACFL will also provide information on utility relief programs or medical discounts (sometimes referred to as "Medical Baseline discounts") that may be available through local utility providers. At its discretion, the HACFL may reevaluate the need for the increased utility allowance at any regular reexamination. If the excessive consumption is caused by a characteristic of the unit or HACFL -supplied equipment that is beyond the family's control, such as a particularly inefficient refrigerator or inadequate insulation, the</p>	<p>6-IV.D. APPLYING UTILITY ALLOWANCES [24 CFR 982.517] Reasonable Accommodation and Individual Relief None</p>

	individual relief to the resident will cease when the situation is remedied.	
7-2	<p>PART I: GENERAL VERIFICATION REQUIREMENTS 7-I.A. FAMILY CONSENT TO RELEASE OF INFORMATION [24 CFR 982.516; 982.551; 24 CFR 5.230; and Notice PIH 2023-27] Form HUD-9886 [24 CFR 5.230(b)(1), b(2), (c)(4), and (c)(5)] Family members turning 18 years of age between annual recertifications will be notified in writing that they are required to sign the required Consent to the Release of Information Form HUD-9886 at the family's next annual or interim reexamination, whichever is earlier.</p>	<p>PART I: GENERAL VERIFICATION REQUIREMENTS 7-I.A. FAMILY CONSENT TO RELEASE OF INFORMATION [24 CFR 982.516; 982.551; 24 CFR 5.230; and Notice PIH 2023-27] Form HUD-9886 [24 CFR 5.230(b)(1), b(2), (c)(4), and (c)(5)] None</p>
7-3	<p>PART I: GENERAL VERIFICATION REQUIREMENTS 7-I.A. FAMILY CONSENT TO RELEASE OF INFORMATION [24 CFR 982.516; 982.551; 24 CFR 5.230; and Notice PIH 2023-27] Penalties for Failing to Consent [24 CFR 5.232] The HACFL has established a policy that revocation of consent to access financial records will result in denial of admission or termination of assistance in accordance with HACFL policy. Any family member who is required to sign a consent form and fails to do so, the HACFL will deny admission to applicants and terminate assistance of participants. The family may request an informal review (applicants) or informal hearing (participants) in accordance with HACFL procedures. In order for a family to revoke their consent, the family must provide written notice to the HACFL. Within 10 business days of the date the family provides written notice, the HACFL will send the family a notice acknowledging receipt of the request and explaining that revocation of consent will result in denial or termination of assistance, as applicable. At the same time, the HACFL will notify their local HUD office.</p>	<p>PART I: GENERAL VERIFICATION REQUIREMENTS 7-I.A. FAMILY CONSENT TO RELEASE OF INFORMATION [24 CFR 982.516; 982.551; 24 CFR 5.230; and Notice PIH 2023-27] Penalties for Failing to Consent [24 CFR 5.232] Pursuant to HOTMA updated effective January 1, 2024, any family member who is required to sign a consent form fails to do so, the PHA will deny admission to applicants and terminate assistance of participants. The family may request an informal review (applicants) or informal hearing (participants) in accordance with PHA procedures.</p>
7-6	<p>7-I.B. USE OF OTHER PROGRAMS' INCOME DETERMINATIONS 24 CFR 5.609(c)(3) and Notice PIH 2023-27] When available and applicable, the HACFL will accept other programs' Safe Harbor determinations of income at annual reexamination to determine the family's total annual income. The HACFL will still require third-party verification of all deductions such as the health and medical care expense or child care expense deductions. Further, if the family is eligible for and claims the disability assistance expense or child care expense deductions, where applicable, the HACFL will obtain third-party verification of the amount of employment income of the individual(s) enabled to work in order to cap the respective expenses as required. Prior to using any Safe Harbor determination from another program, the HACFL will ask the family if they agree with the income amounts listed. If the family disputes the income amounts on the Safe Harbor determination, the HACFL will obtain third-party verification of all sources of income and assets (as applicable). The HACFL will not accept other programs' determinations of income for any new admission or interim reexamination. With the exception of income determinations made under the Low-Income Housing Tax Credit (LIHTC) program, the HACFL will accept Safe Harbor determinations from any of the programs listed above. In order to be acceptable, the income determination must:</p> <ul style="list-style-type: none"> • Be dated within 12 months of the dates listed above; • State the family size • Be for the entire family (i.e., the family members listed in the documentation must match the family's composition in the assisted unit, except for household members); and • Must state the amount of the family's annual income. <p>The determination need not list each source of income individually. If the HACFL does not receive any acceptable income determination documentation or is unable to obtain documentation, then the HACFL will revert to third-party verification of income for the family.</p> <p>When families present multiple verifications from the same or different acceptable Safe Harbor programs, the HACFL will use the most recent income determination, unless the family presents acceptable evidence that the HACFL should consider an alternative verification from a different Safe Harbor source.</p>	<p>7-I.B. USE OF OTHER PROGRAMS' INCOME DETERMINATIONS 24 CFR 5.609(c)(3) and Notice PIH 2023-27] None</p>

	<p>When the HACFL uses a Safe Harbor income determination from another program, and the family's income subsequently changes, the family is required to report the change to the HACFL. Depending on when the change occurred, the change may or may not impact the HACFL's calculation of the family's total annual income. Changes that occur between the time the HACFL receives the Safe Harbor documentation and the effective date of the family's annual reexam will not be considered. If the family has a change in income that occurs after the annual reexam effective date, the HACFL will conduct an interim reexam if the change meets the requirements for performing an interim reexamination as outlined in Chapter 9. In this case, the HACFL will use third-party verification to verify the change.</p>	
7-9	<p>7-I.C. STREAMLINED INCOME DETERMINATIONS [24 CFR 960.257(c); Notice PIH 2023-27]</p> <p>When the HACFL does not use a Safe Harbor income determination from a federal assistance program to determine the family's annual income as outlined above, then HACFL will use a streamlined income determinations where applicable.</p> <p>If 90 percent or more of a family's unadjusted income is from fixed income sources:</p> <ul style="list-style-type: none"> • The HACFL will streamline the annual reexamination process by applying the verified inflationary adjustment factor to fixed-income sources. • The family will be required to sign a self-certification stating that 90 percent or more of their unadjusted income is fixed income and that their sources of fixed income have not changed from the previous year. • The HACFL will document in the file how the determination that a source of income was fixed was made. • Third-party verification of non-fixed income will be obtained annually regardless of the percentage of family income received from fixed sources. • If the family's sources of fixed income have changed from the previous year, the HACFL will obtain third-party verification of any new sources of fixed income. <p>When less than 90 percent of a family's unadjusted income consists of fixed income:</p> <ul style="list-style-type: none"> • The HACFL will apply a COLA to each of the family's sources of fixed income. • All other income will be verified using third-party verification as outlined in Notice PIH 2023-27 and Chapter 7 of this policy. <p>In the following circumstances, regardless of the percentage of income received from fixed sources, the HACFL will obtain third-party verification as outlined in Notice PIH 2023-27 and Chapter 7 of this policy:</p> <ul style="list-style-type: none"> • Of all assets when net family assets exceed \$50,000; • Of all deductions and allowances from annual income; • If a family member with a fixed source of income is added; • If verification of the COLA or rate of interest is not available; • During the intake process and at least once every three years thereafter. 	<p>7-I.C. STREAMLINED INCOME DETERMINATIONS [24 CFR 960.257(c); Notice PIH 2023-27]</p> <p>None</p>
7-12	<p>7-I.E. LEVEL 5 AND 6 VERIFICATION: UP-FRONT INCOME VERIFICATION (UIV) Upfront Income Verification Using HUD's Enterprise Income Verification (EIV) System</p> <p>EIV Income and IVT Reports</p> <p>Except for when Safe Harbor verification from another means-tested federal assistance program is used to determine the family's annual income, the HACFL will obtain EIV income and IVT reports for all annual reexaminations for all families on a monthly basis. The HACFL will ensure that all EIV Income Reports are pulled within 120 days of the effective date of the annual reexamination.</p> <p>Income and IVT reports will only be used for interim reexaminations as necessary. For example, EIV may be used to verify that families claiming zero income are not receiving income from any sources listed in EIV. Income and IVT reports will be retained in participant files with the applicable annual documents or interim reexamination documents (if applicable) for the duration of the family's participation.</p> <p>When the HACFL determines through EIV reports and third-party verification that a family has concealed or under-reported income, corrective action will be taken pursuant to the policies in Chapter 14, Program Integrity.</p>	<p>7-I.C. UP-FRONT INCOME VERIFICATION (UIV) Upfront Income Verification Using HUD's Enterprise Income Verification (EIV) System (Mandatory)</p> <p>EIV Income and IVT Reports</p> <p>The PHA will obtain income and IVT reports for annual reexaminations on a monthly basis. Reports will be generated as part of the regular reexamination process.</p> <p>Income and IVT reports will be compared to family-provided information as part of the annual reexamination process. Income reports may be used in the calculation of annual income, as described in Chapter 6-I.C. Income reports may also be used to meet the regulatory requirement for third party verification, as described above. Policies for resolving discrepancies between income reports and family-provided information will be resolved as described in Chapter 6-I.C. and in this chapter. Income and IVT reports will be used in interim reexaminations to identify any discrepancies between reported income and income shown in the EIV system, and as necessary to verify earned income, and to verify and calculate unemployment benefits, Social Security and/or SSI benefits. EIV will also be used to verify that families claiming zero income are not receiving income from any of these sources.</p>

		Income and IVT reports will be retained in participant files with the applicable annual or interim reexamination documents. When the PHA determines through EIV reports and third-party verification that a family has concealed or under-reported income, corrective action will be taken pursuant to the policies in Chapter 14, Program Integrity.
7-12	<p>7-I.E. LEVEL 5 AND 6 VERIFICATION: UP-FRONT INCOME VERIFICATION (UIV) Upfront Income Verification Using HUD's Enterprise Income Verification (EIV) System New Hires Report [Notice PIH 2023-27]</p> <p>In accordance with HACFL policies in Chapter 11, the HACFL does not process interim reexaminations for families who have increases in earned income. Except for instances in which the HACFL uses Safe Harbor income determinations to determine a family's annual income, the HACFL will only review the New Hires Report at annual reexamination.</p>	<p>7-I.E. LEVEL 5 AND 6 VERIFICATION: UP-FRONT INCOME VERIFICATION (UIV) Upfront Income Verification Using HUD's Enterprise Income Verification (EIV) System New Hires Report [Notice PIH 2023-27]</p> <p>None</p>
7-13	<p>7-I.E. LEVEL 5 AND 6 VERIFICATION: UP-FRONT INCOME VERIFICATION (UIV) Upfront Income Verification Using HUD's Enterprise Income Verification (EIV) System No Income Reported by HHS or SSA Report</p> <p>The HACFL will generate the No Income Reported by HHS or SSA Report quarterly and will retain the report. The HACFL will re-verify the status of participants identified on the report quarterly. Based on the information provided by the family and in EIV, the PHA may require that family members provide verifications or sign release forms in order to obtain additional verification. When the HACFL determines through this report and third-party verification that a family has concealed or under-reported income, corrective action will be taken pursuant to the policies in Chapter 14, Program Integrity</p>	<p>7-I.E. LEVEL 5 AND 6 VERIFICATION: UP-FRONT INCOME VERIFICATION (UIV) Upfront Income Verification Using HUD's Enterprise Income Verification (EIV) System No Income Reported by HHS or SSA Report</p> <p>None</p>
7-14	<p>7-I.E. LEVEL 5 AND 6 VERIFICATION: UP-FRONT INCOME VERIFICATION (UIV) Upfront Income Verification Using HUD's Enterprise Income Verification (EIV) System Deceased Tenants Reports [Notice PIH 2012-4 and Notice PIH 2023-27]</p> <p>The HACFL will review the Deceased Tenants Report on a monthly basis.</p> <p>The HACFL will list the EOP as the last day of the month in which the death occurred. The landlord is entitled to receive the full HAP amount for the month in which the tenant death occurred.</p>	<p>7-I.E. LEVEL 5 AND 6 VERIFICATION: UP-FRONT INCOME VERIFICATION (UIV) Upfront Income Verification Using HUD's Enterprise Income Verification (EIV) System Deceased Tenants Reports [Notice PIH 2012-4 and Notice PIH 2023-27]</p> <p>None</p>
7-16	<p>7-I.F. LEVEL 4 VERIFICATION [Notice PIH 2023-27] EIV + Self-Certification</p> <p>At annual reexamination, if the HACFL is unable to use a determination of income from a means-tested federal assistance program and if there are no reported changes to an income source, the HACFL will use EIV + self-certification as verification of employment income, provided the family agrees with the amounts listed in EIV. The HACFL will use an average of the last two quarters of income listed in EIV to determine income from employment. The HACFL will provide the family with the information in EIV. The family will be required to sign a self-certification stating that the amount listed in EIV is accurate and representative of current income. If the family disagrees with the amount in EIV, the amount is not reflective of current income, or if less than two quarters are available in EIV, the HACFL will use written third-party verification from the source as outlined below. The HACFL will not use this method of verification at new admission since EIV is not available for applicant families or at interim reexamination since the income information in EIV is not current.</p>	<p>7-I.F. LEVEL 4 VERIFICATION [Notice PIH 2023-27] EIV + Self-Certification</p> <p>None</p>
7-17	<p>7-I.F. LEVEL 4 VERIFICATION [Notice PIH 2023-27] Written Third-Party Verification from the Source</p> <p>In general, the HACFL will use third-party verification from the source in the following circumstances:</p> <ul style="list-style-type: none"> • At annual reexamination when EIV + self-certification is not used; • For all new admissions; and • For all interim reexaminations. <p>The HACFL will not use this method if the HACFL is able to use an income determination from a means-tested federal assistance program or if the HACFL uses EIV + self-certification as outlined above. In general, third-party documents provided by the family or the source must be dated within 120 days of the date received by the HACFL. However, for fixed-income sources, a statement dated within the appropriate benefit year is acceptable documentation.</p>	<p>7-I.D. THIRD-PARTY WRITTEN AND ORAL VERIFICATION Written Third-Party Verification [Notice PIH 2018-18]</p> <p>Third-party documents provided by the family must be dated within 60 days of the PHA request date. If the HACFL determines that third-party documents provided by the family are not acceptable, the HACFL will explain the reason to the family and request additional documentation. As verification of earned income, the HACFL will require the family to provide the last two (2) consecutive pay stubs. At the PHA's discretion, if additional paystubs are needed due to the family's circumstances (e.g., sporadic income, fluctuating schedule, etc.), the PHA may request additional paystubs or a payroll record</p>

	<p>The HACFL may reject documentation provided by the family if the document is not an original, if the document appears to be forged, or if the document is altered, mutilated, or illegible. If the HACFL determines that third-party documents provided by the family are not acceptable, the HACFL will explain the reason to the family and request additional documentation from the family or will use a lower form of verification such as a written third-party verification form.</p> <p>When verification of assets held by a banking or financial institution is required, the HACFL will obtain one statement that reflects the current balance of the account.</p> <p>When pay stubs are used, the HACFL will require the family to provide the two most current, consecutive pay stubs. At the HACFL's discretion, if additional paystubs are needed due to the family's circumstances (e.g., sporadic income, fluctuating schedule, etc.), the HACFL may request additional paystubs or a payroll record.</p>	
7-18	<p>7-I.G. LEVEL 3 VERIFICATION: WRITTEN, THIRD-PARTY FORM [Notice PIH 2023-27]</p> <p>Typically, the HACFL will attempt to send written third-party verification forms to the verification source whenever higher forms of verification are unavailable.</p> <p>However, on a case-by-case basis, the HACFL may choose to obtain oral third-party verification without first attempting, and in lieu of, a written-third party verification form.</p>	<p>7-I.D. THIRD-PARTY WRITTEN AND ORAL VERIFICATION Written Third-Party Verification Form</p> <p>The HACFL will send third-party verification forms directly to the third party.</p> <p>Third-party verification forms will be sent when third-party verification documents are unavailable or are rejected by the HACFL.</p> <p>The HACFL may mail, fax, e-mail, or hand deliver third-party written verification requests and will accept third-party responses using any of these methods. The HACFL will send a written request for verification to each required source and give the source five (5) calendar days to respond in writing. If a response has not been received by the 6th calendar day from the request, and the source of third party being contacted provides oral verification, the HACFL will utilize third-party oral verification.</p> <p>The HACFL will make two attempts, one of which may be oral, to obtain third-party verification. A record of each attempt to contact the third-party source (including no- answer calls) and all contacts with the source will be documented in the file. Regarding third-party oral verification, HACFL staff will record in the family's file the name and title of the person contacted, the date and time of the conversation (or attempt), the telephone number used, and the facts provided.</p> <p>When any source responds verbally to the initial written request for verification the HACFL will accept the verbal response as oral verification but will also request that the source complete and return any verification forms that were provided.</p> <p>If a third party agrees to confirm in writing the information provided orally, the HACFL will wait no more than 5 calendar days for the information to be provided.</p>
7-18	<p>7-I.H. LEVEL 2: ORAL THIRD-PARTY VERIFICATION [Notice PIH 2023-27]</p> <p>In general, the HACFL will attempt to obtain written third-party verification via a form from the verification source. If written third-party verification forms are not returned within 10 business days, the HACFL will accept self-certification from the family without attempting to obtain oral third-party verification.</p> <p>However, if the HACFL chooses to obtain oral third-party verification, the HACFL will document in the file the date and time of the telephone call or visit, the name of the person contacted and the telephone number, as well as the information confirmed.</p>	<p>7-I.D. THIRD-PARTY WRITTEN AND ORAL VERIFICATION Oral Third-Party Verification [Notice PIH 2018-18]</p> <p>In collecting third-party oral verification, HACFL staff will record in the family's file the name and title of the person contacted, the date and time of the conversation (or attempt), the telephone number used, and the facts provided.</p> <p>When any source responds verbally to the initial written request for verification the HACFL will accept the verbal response as oral verification but will also request that the source complete and return any verification forms that were provided.</p>
7-19	<p>7-I.H. LEVEL 2: ORAL THIRD-PARTY VERIFICATION [Notice PIH 2023-27] When Third-Party Verification is Not Required [Notice PIH 2023-27]</p> <p>If the family cannot provide original documents, the HACFL will pay the service charge required to obtain third-party verification, unless it is not cost effective in which case a self-certification will be acceptable as the only means of verification. The cost of verification will not be passed on to the family.</p> <p>The cost of postage and envelopes to obtain third-party verification of income, assets, and expenses is not an unreasonable cost [VG, p. 18].</p>	<p>7-I.H. LEVEL 2: ORAL THIRD-PARTY VERIFICATION [Notice PIH 2023-27] When Third-Party Verification is Not Required [Notice PIH 2023-27]</p> <p>None</p>
7-20	<p>7-I.I. LEVEL 1: NON-THIRD-PARTY VERIFICATION TECHNIQUE: SELF-CERTIFICATION [Notice PIH 2023-27]</p> <p>When information cannot be verified by a third party or by review of documents, family members will be required to submit self-certifications attesting to the accuracy of the information they have provided to the HACFL.</p> <p>The HACFL may require a family to certify that a family member does not receive a particular type of income or benefit.</p> <p>The self-certification must be made in a format acceptable to the HACFL and must be signed by the family member whose information or status is being verified.</p>	<p>7-I.E. SELF-CERTIFICATION</p> <p>When information cannot be verified by a third party or by review of documents, family members will be required to submit self-certifications attesting to the accuracy of the information they have provided to the HACFL.</p> <p>The HACFL may require a family to certify that a family member does not receive a particular type of income or benefit.</p> <p>The self-certification must be made in a format acceptable to the HACFL and must be signed by the family member whose information or status is being verified. The HACFL Personal Declaration or Application can serve as Self- Certification.</p>

	All self-certifications will include the following language: "I/We, the undersigned, certify under penalty of perjury that the information provided here is true and correct, to the best of my knowledge and recollection. WARNING: Anyone who knowingly submits a false claim or knowingly makes a false statement is subject to criminal and/or civil penalties, including confinement for up to five years, fines, and civil and administrative penalties (18 U.S.C. 287, 1001, 1010, 1012; 31 U.S.C. 3279, 3802)."	Pursuant to HOTMA asset updates effective January 1, 2024, HACFL will accept applicant's/participant's declaration of assets with a value of \$50,000 or less. HACFL's intake and reexamination documentation can serve as the declaration of the value of the assets and its resulting income. In such instances, HACFL will not need to request supporting documentation (asset statements) from the applicant/participant to confirm the assets or the amount of income expected to be received from those assets. This verification of asset methodology requires that third party verification be completed every three years.
7-22	7-II.B. SOCIAL SECURITY NUMBERS [24 CFR 5.216, Notice PIH 2023-27] The HACFL will verify an individual's SSN in the situations described above using the method described above as a last resort when no other forms of verification of the individual's SSN are available.	7-II.B. SOCIAL SECURITY NUMBERS [24 CFR 5.216, Notice PIH 2023-27] None
7-23	7-II.B. SOCIAL SECURITY NUMBERS [24 CFR 5.216, Notice PIH 2023-27] The HACFL will grant one additional 90-day extension if needed for reasons beyond the applicant's control, such as delayed processing of the SSN application by the SSA, natural disaster, fire, death in the family, or other emergency.	7-II.B. SOCIAL SECURITY NUMBERS [24 CFR 5.216, Notice PIH 2023-27] The HACFL will not grant one additional 90-day extension unless the family presents verifiable documentation supporting repeated attempts to obtain the SSN.
7-32	PART III: VERIFYING INCOME AND ASSETS The following policies do not apply when the PHA uses a safe harbor income determination from a means-tested federal assistance program.	PART III: VERIFYING INCOME AND ASSETS None
7-32	PART III: VERIFYING INCOME AND ASSETS 7-III.A. EARNED INCOME Tips Unless tip income is included in a family member's W-2 by the employer or in UIV verification sources, persons who work in industries where tips are standard will be required to sign a certified estimate of tips received for the prior year or tips anticipated to be received in the coming year. Wages When the PHA requires third-party verification of wages, for wages other than tips, the family must provide originals of the two most current, consecutive pay stubs.	PART III: VERIFYING INCOME AND ASSETS 7-III.A. EARNED INCOME Tips Unless tip income is included in a family member's W-2 by the employer, persons who work in industries where tips are standard will be required to sign a certified estimate of tips received for the prior year and tips anticipated to be received in the coming year. Wages For wages other than tips, the family must provide originals of the two most current, consecutive pay stubs.
7-33	7-III.B. BUSINESS AND SELF EMPLOYMENT INCOME Business owners and self-employed persons will be required to provide: Income tax returns with corresponding official tax forms and schedules attached and including third-party receipt of transmission for income tax return filed (i.e., tax preparer's transmittal receipt, summary of transmittal from online source, etc.). If accelerated depreciation was used on the tax return or financial statement, an accountant's calculation of depreciation expense, computed using straight-line depreciation rules. For self-employed individuals who claim they do not to file tax returns, The HACFL will obtain a completed copy of IRS Form 4506-T to verify that no return has been filed. For those employed in "gig employment" (i.e., those in formal agreements with on-demand companies such as Uber, Lyft, DoorDash, Uber Eats or Grubhub), the HACFL will provide a format for the individual to declare their income and expenses. The HACFL will also review the printed statement of monthly income from the applicable app for all hours worked and pay received as well as Schedule C of the individual's tax return and the corresponding IRS Form 1099 or 1099k. The HACFL will provide a format for any person who is unable to provide such a statement to record income and expenses for the coming year. The business owner/self-employed person will be required to submit the information requested and to certify to its accuracy at all future reexaminations. At any reexamination the HACFL may request documents that support submitted financial statements such as manifests, appointment books, cash books, or bank statements. If a family member has been self-employed less than three (3) months, the HACFL will accept the family member's certified estimate of income and schedule an interim reexamination in three (3) months. If the family member has been self-employed for three (3) to twelve (12) months, the HACFL will require the family to provide documentation of income and expenses for this period and use that information to project income.	7-III.B. BUSINESS AND SELF EMPLOYMENT INCOME Business owners and self-employed persons will be required to provide: An audited financial statement for the previous fiscal year if an audit was conducted. If an audit was not conducted, a statement of income and expenses must be submitted and the business owner or self-employed person must certify to its accuracy. All schedules completed for filing federal and local taxes in the preceding year. If accelerated depreciation was used on the tax return or financial statement, an accountant's calculation of depreciation expense, computed using straight-line depreciation rules. The HACFL will provide a format for any person who is unable to provide such a statement to record income and expenses for the coming year. The business owner/self-employed person will be required to submit the information requested and to certify to its accuracy at all future reexaminations. At any reexamination the HACFL may request documents that support submitted financial statements such as manifests, appointment books, cash books, or bank statements. If a family member has been self-employed less than three (3) months, the HACFL will accept the family member's certified estimate of income and schedule an interim reexamination in three (3) months. If the family member has been self-employed for three (3) to twelve (12) months the PHA will require the family to provide documentation of income and expenses for this period and use that information to project income.
7-34	7-III.C. PERIODIC PAYMENTS AND PAYMENTS IN LIEU OF EARNINGS Social Security/SSI Benefits Removed	7-III.C. PERIODIC PAYMENTS AND PAYMENTS IN LIEU OF EARNINGS Social Security/SSI Benefits To verify the SS/SSI benefits of applicants, the HACFL will request a current (dated within the last 60 days) SSA benefit verification letter from each family member that receives social security benefits. If the family is unable to provide the document(s), the PHA will help the applicant request a benefit verification letter from SSA's Web site at www.ssa.gov or ask the family to request one by calling SSA at

		<p>1-800-772-1213. Once the applicant has received the benefit verification letter, they will be required to provide it to the PHA.</p> <p>To verify the SS/SSI benefits of participants, the PHA will obtain information about social security/SSI benefits through the HUD EIV System, and confirm with the participant(s) that the current listed benefit amount is correct. If the participant disputes the EIV-reported benefit amount, or if benefit information is not available in HUD systems, the PHA will request a current SSA benefit verification letter from each family member that receives social security benefits. If the family is unable to provide the document(s) the PHA will help the participant request a benefit verification letter from SSA's Web site at www.ssa.gov or ask the family to request one by calling SSA at 1-800-772-1213. Once the participant has received the benefit verification letter, they will be required to provide it to the HACFL.</p>
7-36	<p>7-III.E. NONRECURRING INCOME [Notice PIH 2023-27]</p> <p>The HACFL will accept self-certification from the family stating that income will not be repeated in the coming year. However, the HACFL may choose, on a case-by-case basis, to require third-party verification that income sources will not be repeated in the coming year.</p>	<p>7-III.E. NONRECURRING INCOME [Notice PIH 2023-27]</p> <p>None</p>
7-36	<p>7-III.F. ASSETS AND INCOME FROM ASSETS</p> <p>Net Family Assets [24 CFR 5.603]</p> <p>For families with net assets totaling \$50,000 or less, the HACFL will accept the family's self-certification of the value of family assets and anticipated asset income. The family's declaration must show each asset and the amount of income expected from that asset. All family members 18 years of age and older must sign the family's declaration. The HACFL reserves the right to require additional verification in situations where the accuracy of the declaration is in question. Any income the family expects to receive from assets will be included in the family's annual income. The family will be required to provide third-party verification of net family assets every three years.</p> <p>When verification is required, in determining the value of checking or savings accounts, the HACFL will use the current balance.</p> <p>In determining the anticipated income from an interest-bearing checking or savings account when verification is required and the rate of return is known, the HACFL will multiply the current balance of the account by the current rate of interest paid on the account. If a checking account does not bear interest, the anticipated income from the account is zero.</p>	<p>7-III.F. ASSETS AND INCOME FROM ASSETS</p> <p>Net Family Assets [24 CFR 5.603]</p> <p>HACFL will accept applicant's/participant's declaration of assets with a value of \$50,000 or less. HACFL's intake and reexamination documentation can serve as the declaration of the value of the assets and its resulting income. In such instances, HACFL will not need to request supporting documentation (asset statements) from the applicant/participant to confirm the assets or the amount of income expected to be received from those assets. This verification of asset methodology requires that third party verification be received from those assets. This verification of asset methodology requires that third party verification be completed every three years.</p>
7-37	<p>7-III.F. ASSETS AND INCOME FROM ASSETS</p> <p>Net Family Assets [24 CFR 5.603]</p> <p>Self-Certification of Real Property Ownership [24 CFR 5.618(b)(2)]</p> <p>Both at admission and reexam, the HACFL will accept self-certification from the family that the family does not have any present ownership in any real property. The certification will state that the family does not have any present ownership interest in any real property and must be signed by all family members 18 years of age and older. The HACFL reserves the right to require additional verification in situations where the accuracy of the declaration is in question.</p> <p>If the family declares they have a present ownership in real property, the HACFL will obtain third-party verification of the following factors: whether the family has the legal right to reside in the property; whether the family has effective legal authority to sell the property; and whether the property is suitable for occupancy by the family as a residence.</p> <p>However, in cases where a family member is a victim of domestic violence, dating violence, sexual assault, or stalking, the HACFL will comply with confidentiality requirements under 24 CFR 5.2007 and will accept a self-certification.</p>	<p>7-I.E. SELF-CERTIFICATION</p> <p>Self-Certification Real Property Ownership [24 CFR 5.618(b)(ii)]</p> <p>Pursuant to HOTMA changes effective January 1, 2024 the HACFL will accept self-certification from the family that they do not have any present ownership interest in any real property.</p> <p>In cases where a family is a victim of domestic violence, dating violence, sexual assault, stalking or human trafficking, the HACFL will accept a self-certification from the applicant/participant.</p>
7-39	<p>7-III.J. RETIREMENT ACCOUNTS</p> <p>The HACFL will accept an original document from the entity holding the account dated no earlier than 12 months before that reflects any distributions of the account balance, any lump sums taken, and any regular payments.</p>	<p>7-III.G. RETIREMENT ACCOUNTS</p> <p>When third-party verification is not available the type of original document that will be accepted depends upon the family member's retirement status.</p> <p>Before retirement, the PHA will accept an original document from the entity holding the account with a date that shows it is the most recently scheduled statement for the account but in no case earlier than 6 months from the effective date of the examination.</p> <p>Upon retirement, the PHA will accept an original document from the entity holding the account that reflects any distributions of the account balance, any lump sums taken and any regular payments.</p> <p>After retirement, the PHA will accept an original document from the entity holding the account dated no earlier than 12 months before that reflects any distributions of the account balance, any lump sums taken and any regular payments.</p>

7-39	<p>7-III.K. INCOME FROM EXCLUDED SOURCES [Notice PIH 2023-27] The HACFL will accept the family's self-certification as verification of fully excluded income. The HACFL may request additional documentation if necessary to document the income source. The HACFL will verify the source and amount of partially excluded income as described in Part 1 of this chapter.</p>	<p>7-III.K. INCOME FROM EXCLUDED SOURCES [Notice PIH 2023-27] None</p>
7-40	<p>7-III.L. ZERO INCOME REVIEWS [Notice PIH 2023-27] The HACFL will check UIV sources and/or may request information from third-party sources to verify that certain forms of income such as unemployment benefits, TANF, SS, SSI, earned income, child support, etc. are not being received by families claiming to have zero annual income. The HACFL will also require that each family member who claims zero income status complete a zero-income form. If any sources of income are identified on the form, the PHA will verify the income in accordance with the policies in this chapter prior to including the income in the family's annual income. The HACFL will only conduct interims in accordance with HACFL policy in Chapter 11.</p>	<p>7-III.L. ZERO INCOME REVIEWS [Notice PIH 2023-27] None</p>
7-40	<p>7-III.M. STUDENT FINANCIAL ASSISTANCE [24 CFR 5.609(b)(9)] The HACFL will request written third-party verification of both the source and the amount of student financial assistance. Family-provided documents from the educational institution attended by the student will be requested, as well as documents generated by any other person or entity providing such assistance, as reported by the student. In addition, unless the student's only source of assistance is assistance under Title IV of the HEA, the HACFL will request written verification of the cost of the student's tuition, books, supplies, room and board, and other required fees and charges to the student from the educational institution. If the HACFL is unable to obtain third-party written verification of the requested information, the HACFL will pursue other forms of verification following the verification hierarchy in section 7-I.B.</p>	<p>7-III.J. STUDENT FINANCIAL ASSISTANCE [Notice PIH 2015-21] For a student subject to having a portion of their student financial assistance included in annual income in accordance with 24 CFR 5.609(b)(9), the PHA will request written third-party verification of both the source and the amount. Family-provided documents from the educational institution attended by the student will be requested, as well as documents generated by any other person or entity providing such assistance, as reported by the student. In addition, the HACFL will request written verification of the student's tuition amount. If the HACFL is unable to obtain third-party written verification of the requested information, the HACFL will pursue other forms of verification following the verification hierarchy in section 7-I.B.</p>
7-43	<p>7-IV.B. HEALTH AND MEDICAL CARE EXPENSE DEDUCTION Amount of Expense Medical expenses will be verified through: Written third-party documents provided by the family, such as pharmacy printouts or receipts. The HACFL will make a best effort to determine what expenses from the past are likely to continue to occur in the future. The HACFL will also accept evidence of monthly payments or total payments that will be due for medical expenses during the upcoming 12 months. Written third-party verification forms if the family is unable to provide acceptable documentation. If third-party or document review is not possible, written family certification as to costs anticipated to be incurred during the upcoming 12 months. Before placing bills and documentation in the tenant file, the HACFL will redact all personally identifiable information. If the HACFL receives documentation from a verification source that contains the individual's specific diagnosis, information regarding the individual's treatment, and/or information regarding the nature or severity of the person's disability, the HACFL will immediately dispose of this confidential information; this information will never be maintained in the individual's file. If the information needs to be disposed of, the HACFL will note in the individual's file that verification was received, the date received, and the name and address of the person/organization that provided the verification. Under no circumstances will PHA include an applicant's or resident's medical records in the file [Notice PIH 2010-26].</p> <p>In addition, the HACFL must verify that:</p> <ul style="list-style-type: none"> • The household is eligible for the deduction. • The costs to be deducted are qualified health and medical care expenses. • The expenses are not paid for or reimbursed by any other source. • Costs incurred in past years are counted only once. 	<p>7-IV.B. MEDICAL EXPENSE DEDUCTION Amount of Expense The HACFL will provide a third-party verification form directly to the medical provider requesting the needed information. Medical expenses will be verified through: Written third-party documents provided by the family, but originated by the third-party source such as pharmacy printouts or receipts. If third party is not possible, copies of cancelled checks used to make medical expense payments in this case, the HACFL will make a best effort to determine what expenses from the past are likely to continue to occur in the future. The HACFL will also accept evidence of monthly payments or total payments that will be due for medical expenses during the upcoming 12 months. Written third-party verification forms, if the family is unable to provide acceptable documentation. In addition, the PHA must verify that:</p> <ul style="list-style-type: none"> • The household is eligible for the deduction. • The costs to be deducted are qualified medical expenses. • The expenses are not paid for or reimbursed by any other source. • Costs incurred in past years are counted only once.
7-45	<p>7-IV.C. DISABILITY ASSISTANCE EXPENSES Amount of Expense Attendant Care Expenses for attendant care will be verified through:</p>	<p>7-IV.C. DISABILITY ASSISTANCE EXPENSES Amount of Expense Attendant Care</p>

	<p>Written third-party documents provided by the family, such as receipts or cancelled checks. Third-party verification form signed by the provider, if family-provided documents are not available. If third-party verification is not possible, written family certification as to costs anticipated to be incurred for the upcoming 12 months.</p>	<p>The HACFL will accept written third-party documents provided by the family if originated from a third-party source. If family-provided documents originated by the source are not available; the HACFL will provide a third-party verification form directly to the care provider requesting the needed information. Should the HACFL not receive a response it will proceed to accept a family affidavit after waiting no longer than five (5) business days for receipt of a response. Expenses for attendant care will be verified through: Written third-party verification form provided by the family such as receipts or cancelled checks. If third party is not possible, copies of cancelled checks used to make attendant care payments and/or receipts from care source Third-party verification form signed by the provider, if family-provided documents are not available If third party or document review is not possible, written family certification as to costs anticipated to be incurred for the upcoming 12 months</p>
7-49	<p>7-IV.D. CHILD CARE EXPENSES Reasonableness of Expenses The actual costs the family incurs will be compared with the HACFL's established standards of reasonableness for the type of care in the locality to ensure that the costs are reasonable. These standards are set by Family Central in the locality in which the HACFL operates. If the family presents a justification for costs that exceed typical costs in the area, the PHA will request additional documentation, as required, to support a determination that the higher cost is appropriate.</p>	<p>7-IV.D. CHILD CARE EXPENSES Reasonableness of Expenses The actual costs the family incurs will be compared with the HACFL's established standards of reasonableness for the type of care in the locality to ensure that the costs are reasonable. These standards are set by Family Central in the locality in which the HACFL operates.</p>
8-3	<p>8-I.B. ADDITIONAL LOCAL REQUIREMENTS Thermal Environment [HCV GB p.10-7] Removed</p>	<p>8-I.B. ADDITIONAL LOCAL REQUIREMENTS Thermal Environment [HCV GB p.10-7] The heating system must be capable of maintaining an interior temperature of 70 - 78 degrees Fahrenheit between December 1 and March 31.</p>
8-3	<p>8-I.D. ADDITIONAL LOCAL REQUIREMENTS [24 CFR 5.705(a)(3) and Notice PIH 2023-28] The HACFL has not requested any HUD-approved variations to NSPIRE standards.</p>	<p>8-I.D. ADDITIONAL LOCAL REQUIREMENTS [24 CFR 5.705(a)(3) and Notice PIH 2023-28] None</p>
8-4	<p>8-I.B. ADDITIONAL LOCAL REQUIREMENTS Clarifications of HUD Requirements Removed</p>	<p>8-I.B. ADDITIONAL LOCAL REQUIREMENTS Clarifications of HUD Requirements As permitted by HUD, the HACFL has adopted the following specific requirements that elaborate on HUD standards. Walls In areas where plaster or drywall is sagging, severely cracked, or otherwise damaged, it must be repaired or replaced. Windows Window sashes must be in good condition, solid and intact, and properly fitted to the window frame. Damaged or deteriorated sashes must be replaced. Windows must be weather-stripped as needed to ensure a weather-tight seal. Window screens must be in good condition (applies only if screens are present). Doors All exterior doors must be weather-tight to avoid any air or water infiltration, be lockable, have no holes, have all trim intact, and have a threshold. All interior doors must have no holes, have all trim intact, and be openable without the use of a key. Floors All wood floors must be sanded to a smooth surface and sealed. Any loose or warped boards must be resecured and made level. If they cannot be leveled, they must be replaced. All floors must be in a finished state. Raw wood or unsealed concrete is not permitted. All floors should have some type of base shoe, trim, or sealing for a "finished look." Vinyl base shoe is permitted. Sinks All sinks and commode water lines must have shut off valves, unless faucets are wall mounted. All sinks must have functioning stoppers. Toilets All worn or cracked toilet seats and tank lids must be replaced and toilet tank lid must fit properly.</p>

		<p>Security If window security bars or security screens are present on emergency exit windows, they must be equipped with a quick-release system. The owner is responsible for ensuring that the family is instructed on the use of the quick-release system.</p> <p>Electrical Receptacles: The HCV program regulations at 24 CFR 982.401(f) set forth the HQS requirements and acceptability criteria with respect to illumination and electricity for the housing unit. The regulations state that a unit must include the following acceptability criteria for electricity.</p>
8-6	<p>8-I.E. LIFE-THREATENING DEFICIENCIES [Notice PIH 2023-28] In addition to those listed under the NSPIRE standards, the following are considered life-threatening conditions: Utilities not in service, including no running hot water</p>	<p>8-I.C. LIFE-THREATENING CONDITIONS [24 CFR 982.404(a); FR Notice 1/18/17] device Any condition that poses a serious risk of electrocution or fire and poses an immediate life-threatening condition Absence of a working heating system when outside temperature is below 60 degrees Fahrenheit. Utilities not in service, including no running hot water or electric Conditions that present the imminent possibility of injury Obstacles that prevent safe entrance or exit from the unit Any components that affect the function of the fire escape are missing or damaged Stored items or other barriers restrict or prevent the use of the fire escape in the event of an emergency The building's emergency exit is blocked or impeded, thus limiting the ability of occupants to exit in a fire or other emergency Absence of a functioning toilet in the unit Inoperable or missing smoke detectors Missing or inoperable carbon monoxide detector Missing, damaged, discharged, overcharged, or expired fire extinguisher (where required) Gas/oil-fired water heater or heating, ventilation, or cooling system with missing, damaged, improper, or misaligned chimney venting The chimney or venting system on a fuel-fired water heater is misaligned, negatively pitched, or damaged, which may cause improper or dangerous venting or gases A gas dryer vent is missing, damaged, or is visually determined to be inoperable, or the dryer exhaust is not vented to the outside A fuel-fired space heater is not properly vented or lacks available combustion air A non-vented space heater is present Safety devices on a fuel-fired space heater are missing or damaged The chimney or venting system on a fuel-fired heating, ventilation, or cooling system is misaligned, negatively pitched, or damaged, which may cause improper or dangerous venting of gas</p> <p>Deteriorating paint as defined at 24 CFR 35.110 in a unit built before 1978 that is to be occupied by a family with a child under six years of age if it would prevent the family from moving into the unit</p>
8-7	<p>8-I.F. OWNER AND FAMILY RESPONSIBILITIES [24 CFR 982.404] Family Responsibilities Damages beyond ordinary wear and tear will be considered to be damages which could be assessed against the security deposit under state law or in court practice.</p>	<p>8-I.F. OWNER AND FAMILY RESPONSIBILITIES [24 CFR 982.404] Family Responsibilities None</p>
8-7	<p>8-I.F. OWNER AND FAMILY RESPONSIBILITIES [24 CFR 982.404] Owner Responsibilities The owner is responsible for all NSPIRE violations not listed as a family responsibility above, even if the violation is caused by the family's living habits (e.g., vermin infestation). However, if the family's actions constitute a serious or repeated lease violation, the owner may take legal action to evict the family. The owner will be required to repair an inoperable smoke detector unless the PHA determines that the family has intentionally disconnected it (by removing batteries or other means). In this case, the family will be required to repair the smoke detector within 24 hours.</p>	<p>8-I.F. OWNER AND FAMILY RESPONSIBILITIES [24 CFR 982.404] Owner Responsibilities None</p>
8-11	<p>PART II: THE INSPECTION PROCESS 8-II.A. OVERVIEW [24 CFR 982.405] Remote Video Inspections (RVIs) [Notice PIH 2020-31] The HACFL will not conduct any inspection using RVI.</p>	<p>PART II: THE INSPECTION PROCESS 8-II.A. OVERVIEW [24 CFR 982.405] Remote Video Inspections (RVIs) [Notice PIH 2020-31] The HACFL will not conduct any HQS inspection using RVI.</p>
8-12	<p>8-II.B. INITIAL INSPECTION</p>	<p>8-II.B. INITIAL HQS INSPECTION [24 CFR 982.401(a)]</p>

	<p>Approving Units [FR Notice 1/18/17; Notice PIH 2017-20; and 24 CFR 982.406] The unit must pass the initial inspection on or before the effective date of the HAP contract. The PHA will not rely on alternative inspections and will conduct an initial inspection for each unit prior to executing a HAP contract with the owner.</p>	<p>[FR Notice 1/18/17] The unit must pass the HQS inspection on or before the effective date of the HAP contract. The HACFL will not rely on alternative inspections and will conduct an HQS inspection for each unit prior to executing a HAP contract with the owner.</p>
8-12	<p>8-II.B. INITIAL INSPECTION Timing of Initial Inspections [24 CFR 982.395(b)(2)(i)] The PHA will complete the initial inspection, determine whether the unit satisfies NSPIRE standards, and notify the owner and the family of the determination within 15 days of submission of the Request for Tenancy Approval (RTA).</p>	<p>8-II.B. INITIAL HQS INSPECTION [24 CFR 982.401(a)] Timing of Initial Inspections The HACFL will complete the initial inspection, determine whether the unit satisfies HQS, and notify the owner and the family of the determination within 15 business days of submission of the Request for Tenancy Approval (RTA).</p>
8-13	<p>8-II.B. INITIAL INSPECTION Inspection Results and Reinspections If any deficiencies are identified, the owner will be notified of the deficiencies and be given a time frame to correct them. If requested by the owner, the time frame for correcting the deficiencies may be extended by the HACFL for good cause. The HACFL will reinspect the unit within five business days of the date the owner notifies the HACFL that the required corrections have been made. If the time period for correcting the deficiencies (or any PHA-approved extension) has elapsed, or the unit fails at the time of the reinspection, the PHA will notify the owner and the family that the unit has been rejected and that the family must search for another unit. The PHA may agree to conduct a second reinspection, for good cause, at the request of the family and owner. Following a failed reinspection, the family may submit a new Request for Tenancy Approval for the same unit after the owner has made repairs, if they are unable to locate another suitable unit.</p>	<p>8-II.B. INITIAL INSPECTION Inspection Results and Reinspections If any HQS violations are identified, the owner will be notified of the deficiencies and be given a time frame not to exceed ten (10) calendar days to correct them. If requested by the owner, the time frame for correcting the deficiencies may be extended by the HACFL for good cause. The HACFL will reinspect the unit within five (5) business days of the date the owner notifies the HACFL that the required corrections have been made. If the time period for correcting the deficiencies (or any HACFL-approved extension) has elapsed, or the unit fails HQS at the time of the reinspection, the HACFL will notify the owner and the family that the unit has been rejected and that the family must search for another unit. The HACFL may agree to conduct a second reinspection, for good cause, (refer to page 8-16 for reasons for good cause for extensions) at the request of the family and owner. Following a failed reinspection, the family may submit a new Request for Tenancy Approval after the owner has made repairs, if they are unable to locate another suitable unit.</p>
8-13	<p>8-II.B. INITIAL INSPECTION Utilities Utility service must be available for testing at the time of the initial inspection.</p>	<p>8-II.B. INITIAL INSPECTION Utilities If utility service is not available for testing at the time of the initial inspection, the HACFL will allow the utilities to be placed in service after the unit has met all other HQS requirements. The HACFL will reinspect the unit to confirm that utilities are operational before the HAP contract is executed by the HACFL.</p>
8-13	<p>8-II.B. INITIAL INSPECTION Appliances If the family is responsible for supplying the stove and/or refrigerator, the HACFL will allow the stove and refrigerator to be placed in the unit after the unit has met all other NSPIRE requirements. The required appliances must be in place before the HAP contract is executed by the HACFL. The HACFL will execute the HAP contract based upon a certification from the family that the appliances have been installed and are working. A confirmatory inspection will be scheduled within 30 days of HAP contract approval.</p>	<p>8-II.B. INITIAL INSPECTION Appliances [Form HUD-52580] If the family is responsible for supplying the stove and/or refrigerator, the HACFL will allow the stove and refrigerator to be placed in the unit after the unit has met all other HQS requirements. The required appliances must be in place before the HAP contract is executed by the HACFL. The HACFL will execute the HAP contract based upon a certification from the family that the appliances have been installed and are working. A confirmatory inspection will be scheduled within 30 days of HAP contract approval.</p>
8-15	<p>8-II.F. INSPECTION RESULTS AND REINSPCTIONS FOR UNITS UNDER HAP CONTRACT Notification of Corrective Actions When life-threatening deficiencies are identified, the HACFL will immediately notify both parties by telephone and/or email. The notice will specify who is responsible for correcting the violation. The corrective actions must be taken within 24 hours of the HACFL's notice. When failures that are severe or moderate are identified, the HACFL will make available the failure notice within five (5) business days of the inspection via U.S. mail, electronic mail or via the HACFL's website to the owner and the family. The notice will specify who is responsible for correcting the violation, and the time frame within which the failure(s) must be corrected. Generally, not more than 30 days will be allowed for the correction. If low deficiencies are identified, these deficiencies will only be noted for informational purposes. The notice of inspection results will inform the owner that if life-threatening conditions are not corrected within 24 hours, and non-life-</p>	<p>8-II.F. INSPECTION RESULTS AND REINSPCTIONS FOR UNITS UNDER HAP CONTRACT Notification of Corrective Actions When life threatening conditions are identified, the HACFL will immediately notify both parties by telephone and/or email. The notice will specify who is responsible for correcting the violation. The corrective actions must be taken within 24 hours of the HACFL's notice. When failures that are not life threatening are identified, the HACFL will make available the failure notice within five (5) business days of the inspection via U.S. mail, electronic mail or via the HACFL's website to the owner and the family. The notice will specify who is responsible for correcting the violation, and the time frame within which the failure(s) must be corrected. Generally, not more than 30 days will be allowed for the correction. The notice of inspection results will inform the owner that if life threatening conditions are not corrected within 24 hours, and non-life-threatening conditions are not corrected within the specified time frame (or any HACFL-approved extension), the owner's HAP will be abated in accordance with HACFL policy (see 8-II.G.). Likewise, in the case of family caused deficiencies, the notice will inform the family that if corrections are not made within the specified time frame (or any HACFL-approved</p>

	<p>threatening conditions are not corrected within the specified time frame (or any HACFL-approved extension), the owner's HAP will be abated in accordance with HACFL policy (see 8-II.G.).</p> <p>Likewise, in the case of family caused deficiencies, the notice will inform the family that if corrections are not made within the specified time frame (or any HACFL-approved extension, if applicable) the family's assistance will be terminated in accordance with HACFL policy (see Chapter 12).</p>	<p>extension, if applicable) the family's assistance will be terminated in accordance with HACFL policy (see Chapter 12).</p>
8-16	<p>8-II.F. INSPECTION RESULTS AND REINSPECTIONS FOR UNITS UNDER HAP CONTRACT</p> <p>Reinspections</p> <p>The HACFL will conduct a reinspection immediately following the end of the corrective period, or any HACFL approved extension.</p> <p>The family and owner will be given reasonable notice of the reinspection appointment. If the deficiencies have not been corrected by the time of the reinspection, the HACFL will send a notice of abatement to the owner, or in the case of family caused violations, a notice of termination to the family, in accordance with HACFL policies. If the HACFL is unable to gain entry to the unit in order to conduct the scheduled reinspection, the HACFL will consider the family to have violated its obligation to make the unit available for inspection. This may result in termination of the family's assistance in accordance with Chapter 12.</p> <p>The HACFL will not accept self-certification of HQS repairs. Photos or other documentation of repairs will not be accepted in lieu of a reinspection.</p>	<p>8-II.F. INSPECTION RESULTS AND REINSPECTIONS FOR UNITS UNDER HAP CONTRACT</p> <p>Reinspections</p> <p>If the HACFL determines that a unit does not meet the Housing Quality Standards (HQS) requirements during a biennial or interim inspection, verification that the deficiencies are corrected may be done by means other than an onsite re-inspection as per guidance offered by HUD's PIH Notice 2012-15 issued February 27, 2012. The HACFL will accept an owner's certification, a receipt from a vendor indicating a job has been completed, a photo of the repair and/or tenant confirmation that required repairs are complete. The HACFL may then verify that action on future on-site inspections.</p> <p>The HACFL may also choose to conduct an onsite reinspection immediately following the end of the corrective period, or any HACFL approved extension.</p> <p>If an onsite reinspection is to be conducted at the end of the corrective action period the family and owner will be given reasonable notice of the reinspection appointment. If the deficiencies have not been corrected by the time of the reinspection the HACFL will send a notice of abatement to the owner, or in the case of family caused violations, a notice of termination to the family, in accordance with HACFL policies. If an onsite reinspection is needed and this has been notified to the family and the HACFL is unable to gain entry to the unit in order to conduct the scheduled reinspection, the HACFL will consider the family to have violated its obligation to make the unit available for inspection. If the HACFL is unable to confirm via documents and/or reach the family for confirmation of repairs when an onsite follow up reinspection is not done the HACFL will proceed to abate the unit and/or take prompt and vigorous action against the family. This may result in termination of the family's assistance in accordance with Chapter 12.</p>
9-13	<p>9-I.H. CHANGES IN LEASE OR RENT [24 CFR 982.308]</p> <p>Where the owner is requesting a rent increase, the PHA will determine whether the requested increase is reasonable within 15 business days of receiving the request from the owner. The owner will be notified of the determination in writing.</p> <p>Rent increases will go into effect on the first of the month following the 60-day period after the owner notifies the HACFL of the rent change or on the date specified by the owner, whichever is later. Owners may request only one rent increase per year.</p>	<p>9-I.H. CHANGES IN LEASE OR RENT [24 CFR 982.308]</p> <p>Where the owner is requesting a rent increase, the HACFL will determine whether the requested increase is reasonable within 15 business days of receiving the request from the owner. The owner will be notified of the determination in writing.</p> <p>As per regulations the HACFL will not consider any requests for rent increases that are received by the HACFL later than sixty (60) days from the anniversary date of the lease/HAP. All requests for rent increases must be submitted to the HACFL in writing via mail, via email if it has been scanned and attached to the email fax and/or mail and clearly addressed to the caseworker responsible for the administration of the HAP contract on behalf of the participant occupying the unit.</p> <p>Rent increases will go into effect the first of the reexamination month. An owners request for rent increase must be submitted to the HACFL 60 days prior to the anniversary date of the HAP contract, and must include the increased rent amount being requested.</p>
10-3	<p>10-I.B. RESTRICTIONS ON MOVES</p> <p>Insufficient Funding</p> <p>The HACFL will deny a family permission to move on grounds that the HACFL does not have sufficient funding for continued assistance if (a) the move is initiated by the family, not the owner or the HACFL; (b) the HACFL can demonstrate that the move will, in fact, result in higher subsidy costs (c) the HACFL can demonstrate, in accordance with the policies in Part VIII of Chapter 16, that it does not have sufficient funding in its annual budget to accommodate the higher subsidy costs; and (d) for portability moves, the receiving HACFL is not absorbing the voucher. If the HACFL does not have sufficient funding for continued assistance, but the family must move from their unit (e.g., the unit failed inspection), the family may move to a higher cost unit if the move is within the HACFL's jurisdiction. The HACFL, however, will not allow the family to move under portability in this situation if the family wishes to move to a higher cost area.</p> <p>For both moves within the HACFL's jurisdiction and outside under portability, the HACFL will not deny a move due to insufficient funding if</p>	<p>10-I.B. RESTRICTIONS ON MOVES</p> <p>Insufficient Funding</p> <p>The HACFL will deny a family permission to move on grounds that the HACFL does not have sufficient funding for continued assistance if (a) the move is initiated by the family, not the owner or the HACFL; (b) the HACFL can demonstrate that the move will, in fact, result in higher subsidy costs (c) the HACFL can demonstrate, in accordance with the policies in Part VIII of Chapter 16, that it does not have sufficient funding in its annual budget to accommodate the higher subsidy costs; and (d) for portability moves, the receiving HACFL is not absorbing the voucher. If the HACFL does not have sufficient funding for continued assistance, but the family must move from their unit (e.g., the unit failed HQS), the family may move to a higher cost unit if the move is within the HACFL's jurisdiction. The HACFL, however, will not allow the family to move under portability in this situation if the family wishes to move to a higher cost area.</p> <p>For both moves within the HACFL's jurisdiction and outside under portability, the HACFL will not deny a move due to insufficient funding if</p>

	<p>the HACFL previously approved the move and subsequently experienced a funding shortfall if the family cannot remain in their current unit. The HACFL will rescind the voucher in this situation if the family will be allowed to remain in their current unit.</p> <p>The HACFL will create a list of families whose moves have been denied due to insufficient funding. The HACFL will keep the family's request open indefinitely, and when funds become available, the families on this list will take precedence over families on the waiting list. The HACFL will use the same procedures for notifying families with open requests to move when funds become available as it uses for notifying families on the waiting list (see section 4-III.D).</p> <p>The HACFL will inform the family of its policy regarding moves denied due to insufficient funding in a letter to the family at the time the move is denied.</p>	<p>the HACFL previously approved the move and subsequently experienced a funding shortfall if the family cannot remain in their current unit. The HACFL will rescind the voucher in this situation if the family will be allowed to remain in their current unit.</p> <p>The HACFL will create a list of families whose moves have been denied due to insufficient funding. The HACFL will keep the family's request open indefinitely, and when funds become available, the families on this list will take precedence over families on the waiting list. The HACFL will use the same procedures for notifying families with open requests to move when funds become available as it uses for notifying families on the waiting list (see section 4-III.D).</p> <p>The HACFL will inform the family of its policy regarding moves denied due to insufficient funding in a letter to the family at the time the move is denied.</p>
10-10	<p>10-II.B. INITIAL PHA ROLE Voucher Extensions and Expiration Vouchers for porting out families will be issued for 120 days. The HACFL will not approve extensions to a voucher issued to an applicant or participant family porting out of the PHA's jurisdiction except under the following circumstances: (a) the initial term of the voucher will expire before the portable family will be issued a voucher by the receiving PHA, (b) the family decides to return to the initial HACFL's jurisdiction and search for a unit there, or (c) the family decides to search for a unit in a third PHA's jurisdiction. In such cases, the policies on voucher extensions set forth in Chapter 5, section 5-II.E, of this plan will apply, including the requirement that the family apply for an extension in writing prior to the expiration of the initial voucher term.</p>	<p>10-II.B. INITIAL PHA ROLE Voucher Extensions and Expiration Vouchers for porting out families will be issued for 120 days. The HACFL will not approve extensions to a voucher issued to an applicant or participant family porting out of the PHA's jurisdiction except under the following circumstances: (a) the initial term of the voucher will expire before the portable family will be issued a voucher by the receiving PHA, (b) the family decides to return to the initial HACFL's jurisdiction and search for a unit there, or (c) the family decides to search for a unit in a third PHA's jurisdiction. In such cases, the policies on voucher extensions set forth in Chapter 5, section 5-II.E, of this plan will apply, including the requirement that the family apply for an extension in writing prior to the expiration of the initial voucher term.</p> <p>To receive or continue receiving assistance under the initial HACFL's voucher program, a family that moves to another PHA's jurisdiction under portability must be under HAP contract in the receiving PHA's jurisdiction within 60 days following the expiration date of the initial PHA's voucher term (including any extensions). (See below under "Initial Billing Deadline" for one exception to this policy.)</p>
10-12	<p>10-II.B. INITIAL PHA ROLE Sending Documentation to the Receiving PHA In addition to these documents, the HACFL will provide the following information, if available, to the receiving PHA: Social security numbers (SSNs) Documentation of SSNs for all nonexempt household members whose SSNs have not been verified through the EIV system Documentation of legal identity Documentation of citizenship or eligible immigration status Documentation of participation in the earned income disallowance (EID) benefit Documentation of participation in a family self-sufficiency (FSS) program If applicable, information related to the family's health and medical care and disability assistance expense phased-in hardship exemption, including what stage the family is in and how many months remain in that phase-in stage The PHA will notify the family in writing regarding any information provided to the receiving PHA [HCV GB, p. 13-3]. Documents will be provided via fax, electronic mail and/or mail.</p>	<p>10-II.B. INITIAL PHA ROLE Sending Documentation to the Receiving PHA In addition to these documents, the HACFL will provide the following information, if available, to the receiving PHA: Social security numbers (SSNs) Documentation of SSNs for all nonexempt household members whose SSNs have not been verified through the EIV system Documentation of legal identity Documentation of citizenship or eligible immigration status Documentation of participation in the earned income disallowance (EID) benefit Documentation of participation in a family self-sufficiency (FSS) program The PHA will notify the family in writing regarding any information provided to the receiving PHA [HCV GB, p. 13-3]. Documents will be provided via fax, electronic mail and/or mail.</p>
10-22	<p>10-II.B. INITIAL PHA ROLE Absorbing a Portable Family If the HACFL decides to absorb a portable family upon the execution of a HAP contract on behalf of the family, the HACFL will notify the initial PHA by the initial billing deadline specified on form HUD-52665. The effective date of the HAP contract will be the effective date of the absorption. If the HACFL decides to absorb a family after that, it will provide the initial PHA with 30 days' advance notice, but no later than 10 business days following the effective date of the termination of the billing arrangement.</p>	<p>10-II.B. INITIAL PHA ROLE Absorbing a Portable Family If the HACFL decides to absorb a portable family upon the execution of a HAP contract on behalf of the family, the HACFL will notify the initial PHA by the initial billing deadline specified on form HUD-52665. The effective date of the HAP contract will be the effective date of the absorption. If the HACFL decides to absorb a family after that, it will provide the initial PHA with 30 days' advance notice.</p>
11-2	<p>11-I.B STREAMLINED ANNUAL REEXAMINATIONS [24 CFR 982.516(b)] ; New HCV GB, Reexaminations] Removed</p>	<p>11-I.B STREAMLINED ANNUAL REEXAMINATIONS [24 CFR 982.516(b)] ; New HCV GB, Reexaminations] The HACFL will streamline the annual reexamination process by applying the verified COLA or interest rate to fixed-income sources. The HACFL will document in the file how the determination that a source of income was fixed was made. If a family member with a fixed source of income is added, the HACFL will use third-party verification of all income amounts for that family member.</p>

		If verification of the COLA or rate of interest is not available, the HACFL will obtain third-party verification of income amounts. Third-party verification of fixed sources of income will be obtained during the intake process and at least once every three years thereafter. Third-party verification of non-fixed income will be obtained annually regardless of the percentage of family income received from fixed sources.
11-18	<p>11-I.E. CALCULATING ANNUAL INCOME AT ANNUAL REEXAMINATION [24 CFR 5.609(c)(2) and Notice PIH 2023-27]</p> <p>When income is calculated using a streamlined income determination or Safe Harbor determination from a means-tested federal public assistance program in accordance with PHA policies in Chapter 7, the above is not applicable. However, where the family disagrees with the PHA or other agency's determination of income or the PHA has other reason to use third-party verification in these circumstances, then the above will apply.</p>	<p>11-I.E. CALCULATING ANNUAL INCOME AT ANNUAL REEXAMINATION [24 CFR 5.609(c)(2) and Notice PIH 2023-27]</p> <p>None</p>
11-11	<p>11-II.B. CHANGES IN FAMILY AND HOUSEHOLD COMPOSITION Reporting</p> <p>All families must report all changes in family and household composition that occur between annual reexaminations within 10 business days of the change.</p> <p>The HACFL will allow the head of household to add their adult mother, father, sister, brother, grandmother, grandfather, son or daughter under extenuating humanitarian reasons ONLY. Extenuating Humanitarian reasons is defined as a medical circumstance which without approval would cause diminishment or loss of life.</p>	<p>11-II.B. CHANGES IN FAMILY AND HOUSEHOLD COMPOSITION Reporting</p> <p>The HACFL will conduct interim reexaminations to account for any changes in household composition that occur between annual reexaminations. The HACFL will not accept any additions to the family other than by marriage, adoption, domestic partnerships, birth and/or court awarded/applied custody. The HACFL will accept Child Protective Services and/or other social service agencies' placements pending custody assignment.</p> <p>The HACFL will allow the head of household to add their adult mother, father, sister, brother, grandmother, grandfather, son or daughter under extenuating humanitarian reasons ONLY. Extenuating Humanitarian reasons is defined as a medical circumstance which without approval would cause diminishment or loss of life.</p>
11-14	<p>11-II.C. CHANGES AFFECTING INCOME OR EXPENSES Interim Decreases [24 CFR 982.516(c)(2) and Notice PIH 2023-27]</p> <p>The HACFL may decline to conduct an interim reexamination of family income if the HACFL estimates that the family's adjusted income will decrease by an amount that is less than 10 percent of the family's annual adjusted income.</p> <p>The HACFL will conduct an interim reexamination any time the family's adjusted income has fully ended.</p>	<p>11-II.C. CHANGES AFFECTING INCOME OR EXPENSES PHA-Initiated Interim Reexaminations Removed</p> <p>The HACFL will conduct interim reexaminations in each of the following instances:</p> <p>For families receiving the Earned Income Disallowance (EID), the HACFL will conduct an interim reexamination at the start and conclusion of the second 12-month exclusion period (50 percent HACFL se-in period). If the family has reported zero income, the HACFL will conduct an interim reexamination every 3 months as long as the family continues to report that they have no income.</p> <p>If at the time of the annual reexamination, it is not feasible to anticipate a level of income for the next 12 months (e.g. seasonal or cyclic income); the HACFL may schedule an interim reexamination to coincide with the end of the period for which it is feasible to project income.</p> <p>If at the time of the annual reexamination, tenant declarations were used on a provisional basis due to the lack of third-party verification, and third-party verification becomes available, the HACFL will conduct an interim reexamination.</p> <p>The HACFL may conduct an interim reexamination at any time in order to correct an error in a previous reexamination, or to investigate a tenant fraud complaint.</p>
11-15	<p>11-II.C. CHANGES AFFECTING INCOME OR EXPENSES Interim Increases [24 CFR 982.516(c)(3) and Notice PIH 2023-27] Increases 10 Percent or Greater</p> <p>When a family reports an increase in their earned income between annual reexaminations, the HACFL will not conduct an interim reexamination, regardless of the amount of the increase, and regardless of whether there was a previous decrease since the family's last annual reexamination.</p> <p>The HACFL will process an interim reexamination for any increases in unearned income of 10 percent or more in adjusted income.</p> <p>The HACFL will not perform an interim reexamination when a family reports an increase in income (whether earned or unearned income) within three months of their annual reexamination effective date. However, families who delay reporting income increases until the last three months of their certification period may be subject to retroactive rent increases in accordance with the HACFL policies in Chapter 14.</p>	<p>11-II.C. CHANGES AFFECTING INCOME OR EXPENSES Interim Increases [24 CFR 982.516(c)(3) and Notice PIH 2023-27] Increases 10 Percent or Greater</p> <p>None</p>
11-16	<p>11-II.C. CHANGES AFFECTING INCOME OR EXPENSES Family-Initiated Interim Reexaminations Optional Reporting</p>	<p>11-II.C. CHANGES AFFECTING INCOME OR EXPENSES Family-Initiated Interim Reexaminations Optional Reporting</p>

	None	<p>Removed</p> <p>The HACFL will require an interim reexamination any time the family has experienced a change in circumstances (income and/or family composition) since the last determination which has resulted in new income. Changes in existing income will be applied at the next Annual Redetermination.</p> <p>If a family reports a change that it was not required to report and that would result in an increase in the family share of the rent, the HACFL will note the information in the tenant file, but will not conduct an interim reexamination.</p> <p>If a family reports a change that it was not required to report and that would result in a decrease in the family share of rent, the HACFL will conduct an interim reexamination if the decrease in income has lasted more than 30 days. See Section 11-II.D. for effective dates. No rent reductions will be processed until all the facts have been verified via 3rd party verification as per Chapter 7 of the Section 8 Administrative Manual.</p> <p>Families must report changes in income and/or expenses in writing.</p>
11-17	<p>11-II.C. CHANGES AFFECTING INCOME OR EXPENSES</p> <p>Family Reporting</p> <p>The family will be required to report all changes in income regardless of the amount of the change, whether the change is to earned or unearned income, or if the change occurred during the last three months of the certification period. Families must report changes in income within 10 business days of the date the change takes effect. The family may notify the HACFL of changes either orally or in writing. If the family provides oral notice, the HACFL may also require the family to submit the changes in writing.</p> <p>Within 10 business days of the family reporting the change, the HACFL will determine whether the change will require an interim reexamination.</p> <p>If the change will not result in an interim reexamination, the HACFL will note the information in the tenant file but will not conduct an interim reexamination. The HACFL will send the family written notification within 10 business days of making this determination informing the family that the HACFL will not conduct an interim reexamination.</p> <p>If the change will result in an interim reexamination, the HACFL will determine the documentation the family will be required to submit based on the type of change reported and HACFL policies in Chapter 7. The HACFL will ask the family to report changes in all aspects of adjusted income at this time. The family must submit any required information or documents within 10 business days of receiving a request from the HACFL. This time frame may be extended for good cause with HACFL approval. The HACFL will accept required documentation by mail, email, fax, or in person. The HACFL will conduct the interim within a reasonable time period based on the amount of time it takes to verify the information.</p>	<p>11-II.C. CHANGES AFFECTING INCOME OR EXPENSES</p> <p>Family-initiated Interim Reexaminations</p> <p>Required Reporting</p> <p>Families are required to report all increases in earned income /assets, including new income within ten (10) business days. Changes in existing income will be applied at the next Annual Redetermination with the exception of zero income households, FSS participants and Homeownership participants. These families must report all changes in income within ten (10) business days of the change.</p> <p>The HACFL will also conduct interim reexaminations for families that qualify for the earned income disallowance (EID), only when the EID family's share of rent will change as a result of the increase. In all other cases, the HACFL will note the information in the tenant file, but will not conduct an interim reexamination.</p>
11-18	<p>11-II.D. PROCESSING THE INTERIM REEXAMINATION</p> <p>Method of Reporting</p> <p>None</p>	<p>11-II.D. PROCESSING THE INTERIM REEXAMINATION</p> <p>Method of Reporting</p> <p>Removed</p> <p>The family must notify the HACFL of changes in writing by completing an interim reexamination form in person at the office or submitting the form by fax, email or mail.</p> <p>Generally, the family will not be required to attend an interview for an interim reexamination. However, if the HACFL determines that an interview is warranted, the family may be required to attend.</p> <p>Based on the type of change reported, the HACFL will determine the documentation the family will be required to submit. The family must submit any required information or documents within 10 business days of receiving a request from the HACFL. This time frame may be extended for good cause with HACFL approval. The HACFL will accept required documentation by mail, by fax, email, or in person. If the family has initiated the request for an Interim Recertification and fails to provide required/requested documentation within the time provided by the HACFL of the request the HACFL will not perform an Interim Recertification. The file will then be noted to identify the reason for not completing the Interim Recertification.</p>
11-18	<p>11-II.D. EFFECTIVE DATES [24 CFR 982.516(e) and Notice 2023-27]</p> <p>Changes Not Reported Timely [Notice PIH 2023-27]</p>	<p>11-II.D. PROCESSING THE INTERIM REEXAMINATION</p> <p>Effective Dates</p> <p>If the family share of the rent is to increase:</p>

	<p>In general, when the family fails to report a change in income or family composition timely, and the change would lead to a rent decrease, the HACFL will apply the decrease the first of the month following completion of the interim reexamination.</p> <p>However, the HACFL will apply the results of the interim reexamination retroactively where a family's ability to report a change in income promptly may have been hampered due to extenuating circumstances such as a natural disaster or disruptions to HACFL management operations. The HACFL will decide to apply decreases retroactively on a case-by-case basis.</p> <p>When the HACFL applies the results of interim decreases retroactively, the PHA will clearly communicate the effect of the retroactive adjustment to the family and may enter into a repayment agreement in accordance with HACFL policies.</p> <p>The HACFL will also clearly communicate the effect of the retroactive adjustment to the owner.</p>	<p>The increase generally will be effective on the first of the month following a minimum of 30 days' notice to the family.</p> <p>If a family fails to report a change within the required time frames, or fails to provide all required information within the required time frames, the increase will be applied retroactively, to the date it would have been effective had the information been provided on a timely basis and the family would have forfeited its right to a 30 calendar days' notice of an increase in their portion of the rent. The family will be responsible for any overpaid subsidy and may be offered a repayment agreement in accordance with the policies in Chapter 16.</p> <p>If the family share of the rent is to decrease:</p> <p>The decrease will be effective on the first day of the month following the month in which the change was reported if all required documentation was submitted and if the decrease is reported on/or before the 15th of the month. If the change resulting in a decrease of the share of the rent is reported after the 15th of the month it will become effective on the first of the month after 30 days have passed.</p> <p>In cases where the change cannot be verified until after the date the change would have become effective, the change will be made retroactively. The HACFL will not process a decrease in income until all information has been verified and all required documentation presented. The HACFL will not process the decrease if the amount of the decrease has been for 30 days or less and/or is expected to last less than 30 days.</p>
12-5	<p>12-I.E. MANDATORY POLICIES AND OTHER AUTHORIZED TERMINATIONS Mandatory Policies [24 CFR 982.553(b) and 982.551(I)]</p> <p>The HACFL will terminate a family's assistance if any household member is currently engaged in any illegal use of a drug, or has a pattern of illegal drug use that interferes with the health, safety, or right to peaceful enjoyment of the premises by other residents.</p> <p>The HACFL will terminate assistance if any household member's abuse or pattern of abuse of alcohol threatens the health, safety, or right to peaceful enjoyment of the premises by other residents.</p> <p>Currently engaged in is defined as any use of illegal drugs during the previous three (3) months.</p> <p>The HACFL will consider all credible evidence, including but not limited to, any record of convictions, or eviction of household members related to the use of illegal drugs or abuse of alcohol.</p> <p>A record or records of arrest will not be used as the sole basis for the termination or proof that the participant engaged in disqualifying criminal activity.</p> <p>In making its decision to terminate assistance, the HACFL will consider alternatives as described in Section 12-II.C and other factors described in Section 12-II.D. Upon consideration of such alternatives and factors, the HACFL may, on a case-by-case basis, choose not to terminate assistance.</p>	<p>12-I.E. MANDATORY POLICIES AND OTHER AUTHORIZED TERMINATIONS Mandatory Policies [24 CFR 982.553(b) and 982.551(I)]</p> <p>The HACFL will terminate a family's assistance if any household member is currently engaged in any illegal use of a drug, or has a pattern of illegal drug use that interferes with the health, safety, or right to peaceful enjoyment of the premises by other residents.</p> <p>The HACFL will terminate assistance if any household member's abuse or pattern of abuse of alcohol threatens the health, safety, or right to peaceful enjoyment of the premises by other residents.</p> <p>Currently engaged in is defined as any use of illegal drugs during the previous three (3) months.</p> <p>The HACFL will consider all credible evidence, including but not limited to, any record of convictions, or eviction of household members related to the use of illegal drugs or abuse of alcohol.</p> <p>In making its decision to terminate assistance, the HACFL will consider alternatives as described in Section 12-II.C and other factors described in Section 12-II.D. Upon consideration of such alternatives and factors, the HACFL may, on a case-by-case basis, choose not to terminate assistance.</p>
12-18	<p>12-II.E. TERMINATIONS RELATED TO DOMESTIC VIOLENCE, DATING VIOLENCE, SEXUAL ASSAULT, STALKING OR HUMAN TRAFFICKING Documentation of Abuse [24 CFR 5.2007]</p> <p>When an individual facing termination of assistance for reasons related to domestic violence, dating violence, sexual assault, stalking, or human trafficking claims protection under VAWA, the HACFL will request that the individual provide documentation supporting the claim in accordance with the policies in section 16-IX.D of this plan.</p> <p>The HACFL reserves the right to waive the documentation requirement if it determines that a statement or other corroborating evidence from the individual will suffice. In such cases the HACFL will document the waiver in the individual's file.</p>	<p>12-II.E. TERMINATIONS RELATED TO DOMESTIC VIOLENCE, DATING VIOLENCE, SEXUAL ASSAULT, STALKING OR HUMAN TRAFFICKING Documentation of Abuse [24 CFR 5.2007]</p> <p>When an individual facing termination of assistance for reasons related to domestic violence, dating violence, sexual assault, stalking, or human trafficking claims protection under VAWA, the HACFL will request that the individual provide documentation supporting the claim in accordance with the policies in section 16-IX.D of this plan.</p>
12-19	<p>12-II.F. TERMINATION NOTICE</p> <p>Whenever a family's assistance will be terminated, the HACFL will send a written notice of termination to the family and to the owner. The HACFL will also send a form HUD-5382 and form HUD-5380 to the family with the termination notice. The notice will state the date on which the termination will become effective. This date generally will be at least 30 calendar days following the date of the termination notice, but exceptions will be made whenever HUD rules, other HACFL policies, or the circumstances surrounding the termination require.</p> <p>When the HACFL notifies an owner that a family's assistance will be terminated, the HACFL will, if appropriate, advise the owner of their right to offer the family a separate, unassisted lease.</p>	<p>12-II.F. TERMINATION NOTICE</p> <p>Whenever a family's assistance will be terminated, the Confidentiality Requirements</p> <p>If disclosure is required for use in an eviction proceeding or is otherwise required by applicable law, the HACFL will inform the victim before disclosure occurs so that safety risks can be identified and addressed. will send a written notice of termination to the family and to the owner. The Confidentiality Requirements</p> <p>If disclosure is required for use in an eviction proceeding or is otherwise required by applicable law, the HACFL will inform the victim before disclosure occurs so that safety risks can be identified and addressed. will also send a form HUD-5382 to the family with the termination notice. The notice will state the date on which the termination will become effective. This date generally will be at least 30 calendar days</p>

		<p>following the date of the termination notice, but exceptions will be made whenever HUD rules, other PHA policies, or the circumstances surrounding the termination require.</p> <p>When the PHA notifies an owner that a family's assistance will be terminated, the PHA will, if appropriate, advise the owner of their right to offer the family a separate, unassisted lease.</p>
12-25	<p>EXHIBIT 12-1: STATEMENT OF FAMILY OBLIGATIONS</p> <p>Damages beyond ordinary wear and tear will be considered to be damages which could be assessed against the security deposit under state law or in court practice.</p>	<p>EXHIBIT 12-1: STATEMENT OF FAMILY OBLIGATIONS</p> <p>Damages beyond normal wear and tear will be considered to be damages which could be assessed against the security deposit.</p>
13-9	<p>13-I.D. OWNER QUALIFICATIONS</p> <p>Owner Actions That May Result in Disapproval of a Tenancy Request [24 CFR 982.306(c)]</p> <p>The HACFL will refuse to approve a request for tenancy if the HACFL becomes aware that any of the following are true:</p> <p>The owner has violated obligations under a HAP contract under Section 8 of the 1937 Act (42 U.S.C. 1437f);</p> <p>The owner has committed fraud, bribery or any other corrupt or criminal act in connection with any federal housing program;</p> <p>The owner has engaged in any drug-related criminal activity or any violent criminal activity;</p> <p>The owner has a history or practice of noncompliance with inspection standards for units leased under the tenant-based programs, or with applicable housing standards for units leased with project-based Section 8 assistance or leased under any other federal housing program;</p> <p>The owner has a history or practice of failing to terminate tenancy of tenants of units assisted under Section 8 or any other federally assisted housing program for activity engaged in by the tenant, any member of the household, a guest or another person under the control of any member of the household that:</p> <p>(i) Threatens the right to peaceful enjoyment of the premises by other residents;</p> <p>(ii) Threatens the health or safety of other residents, of employees of the HACFL or of owner employees or other persons engaged in management of the housing;</p> <p>(iii) Threatens the health or safety of, or the right to peaceful enjoyment of their residences, by persons residing in the immediate vicinity of the premises; or</p> <p>(iv) Is drug-related criminal activity or violent criminal activity;</p> <p>The owner has a history or practice of renting units that fail to meet state or local housing codes; or</p> <p>The owner has not paid state or local real estate taxes, fines, or assessment.</p> <p>In considering whether to disapprove owners for any of the discretionary reasons listed above, the HACFL will consider any mitigating factors. Such factors may include, but are not limited to, the seriousness of the violation in relation to program requirements, the impact on the ability of families to lease units under the program, health and safety of participating families, among others. Upon consideration of such circumstances, the HACFL may, on a case-by-case basis, choose to approve an owner.</p>	<p>13-I.D. OWNER QUALIFICATIONS</p> <p>Owner Actions That May Result in Disapproval of a Tenancy Request [24 CFR 982.306(c)]</p> <p>The HACFL will refuse to approve a request for tenancy if the HACFL becomes aware that any of the following are true:</p> <p>The owner has violated obligations under a HAP contract under Section 8 of the 1937 Act (42 U.S.C. 1437f);</p> <p>The owner has committed fraud, bribery or any other corrupt or criminal act in connection with any federal housing program;</p> <p>The owner has engaged in any drug-related criminal activity or any violent criminal activity;</p> <p>The owner has a history or practice of non-compliance with the HQS for units leased under the tenant-based programs, or with applicable housing standards for units leased with project-based Section 8 assistance or leased under any other federal housing program;</p> <p>The owner has a history or practice of failing to terminate tenancy of tenants of units assisted under Section 8 or any other federally assisted housing program for activity engaged in by the tenant, any member of the household, a guest or another person under the control of any member of the household that:</p> <p>(i) Threatens the right to peaceful enjoyment of the premises by other residents;</p> <p>(ii) Threatens the health or safety of other residents, of employees of the HACFL or of owner employees or other persons engaged in management of the housing;</p> <p>(iii) Threatens the health or safety of, or the right to peaceful enjoyment of their residences, by persons residing in the immediate vicinity of the premises; or</p> <p>(iv) Is drug-related criminal activity or violent criminal activity;</p> <p>The owner has a history or practice of renting units that fail to meet state or local housing codes; or</p> <p>The owner has not paid state or local real estate taxes, fines, or assessment.</p> <p>In considering whether to disapprove owners for any of the discretionary reasons listed above, the HACFL will consider any mitigating factors. Such factors may include, but are not limited to, the seriousness of the violation in relation to program requirements, the impact on the ability of families to lease units under the program, health and safety of participating families, among others. Upon consideration of such circumstances, the HACFL may, on a case-by-case basis, choose to approve an owner.</p>
13-16	<p>13-II.E. HAP CONTRACT TERM AND TERMINATIONS</p> <p>The HACFL may elect to terminate the HAP contract in each of the following situations:</p> <p>Available program funding is not sufficient to support continued assistance for families in the program [24 CFR 982.454];</p> <p>The unit does not meet size requirements due to change in family composition [24 CFR 982.403] – see Chapter 8;</p> <p>The unit does not meet NSPIRE standards [24 CFR 982.404] – see Chapter 8;</p> <p>The family breaks up [HUD Form 52641] – see Chapter 3;</p> <p>The owner breaches the HAP contract [24 CFR 982.453(b)] – see Section 13-II.D.</p>	<p>13-II.E. HAP CONTRACT TERM AND TERMINATIONS</p> <p>The HACFL may elect to terminate the HAP contract in each of the following situations:</p> <p>Available program funding is not sufficient to support continued assistance for families in the program [24 CFR 982.454];</p> <p>The unit does not meet HQS size requirements due to change in family composition [24 CFR 982.403] – see chapter 8;</p> <p>The unit does not meet HQS [24 CFR 982.404] – see chapter 8;</p> <p>The family breaks up [HUD Form 52641] – see chapter 3;</p> <p>The owner breaches the HAP contract [24 CFR 982.453(b)] – see Section 13-II.D.</p>
13-19	<p>13-II.G. FORECLOSURE [Notice PIH 2010-49]</p> <p>If a property is in foreclosure, the HACFL will make all reasonable efforts to determine the status of the foreclosure and ownership of the property and will continue to make payments to the original owner until ownership legally transfers in accordance with the HAP contract.</p> <p>The PHA will attempt to obtain a written acknowledgement of the assignment of the HAP contract from the successor in interest. This will include a request for owner information, including a tax identification number and payment instructions from the new owner. Even if the new</p>	<p>13-II.G. FORECLOSURE [HUD-52641 and Notice PIH 2010-49]</p> <p>If a property is in foreclosure, the HACFL will make all reasonable efforts to determine the status of the foreclosure and ownership of the property and will continue to make payments to the original owner until ownership legally transfers in accordance with the HAP contract.</p> <p>The PHA will attempt to obtain a written acknowledgement of the assignment of the HAP contract from the successor in interest. This will include a request for owner information, including a tax identification number and payment instructions from the new owner. Even if the new</p>

	<p>owner does not acknowledge the assignment of the HAP contract in writing, the assignment is still effective by operation of law. The HACFL will inform the tenant that they must continue to pay rent in accordance with the lease, and if the new owner refuses to accept payment or cannot be identified, the tenant should pay rent into escrow. Failure to pay rent may constitute an independent ground for eviction. In the event that the HACFL is unable to make HAP payments to the new owner due to an action or inaction by the new owner that prevents such payments (e.g., rejection of payments or failure to maintain the property according to NSPIRE standards), or due to an inability to identify the new owner, the HACFL will either use the funds to pay:</p> <p>The utilities that are the owner's responsibility after taking reasonable steps to notify the owner; except that if the unit has been or will be rendered uninhabitable due to termination or threat of termination of service, prior notice is not required. In the latter case, the HACFL shall notify the owner within a reasonable time after making the utility payment; or</p> <p>For the family's reasonable moving costs, including security deposit costs.</p> <p>The PHA will also refer the tenant, as needed, to the local legal aid office in order to ensure adequate protection of the tenant's rights and enforcement of the successor in interest's performance under the HAP contract.</p> <p>See Section 12-III.B for a discussion of foreclosure as it pertains to owner termination of tenancy.</p>	<p>owner does not acknowledge the assignment of the HAP contract in writing, the assignment is still effective by operation of law. The HACFL will inform the tenant that they must continue to pay rent in accordance with the lease, and if the new owner refuses to accept payment or cannot be identified, the tenant should pay rent into escrow. Failure to pay rent may constitute an independent ground for eviction. In the event that the HACFL is unable to make HAP payments to the new owner due to an action or inaction by the new owner that prevents such payments (e.g., rejection of payments or failure to maintain the property according to HQS), or due to an inability to identify the new owner, the HACFL will either use the funds to pay:</p> <p>The utilities that are the owner's responsibility after taking reasonable steps to notify the owner; except that if the unit has been or will be rendered uninhabitable due to termination or threat of termination of service, prior notice is not required. In the latter case, the HACFL shall notify the owner within a reasonable time after making the utility payment; or</p> <p>For the family's reasonable moving costs, including security deposit costs.</p> <p>The PHA will also refer the tenant, as needed, to the local legal aid office in order to ensure adequate protection of the tenant's rights and enforcement of the successor in interest's performance under the HAP contract.</p> <p>See Section 12-III.B for a discussion of foreclosure as it pertains to owner termination of tenancy.</p>
5-9	<p>PART IV: SHARED HOUSING 15-IV.A. OVERVIEW The HACFL will work with local jurisdictions as necessary to identify solutions consistent with fair housing laws and will inform HUD if the HACFL encounters barriers to shared housing that conflict with fair housing laws.</p>	<p>PART IV: SHARED HOUSING 15-IV.A. OVERVIEW None</p>
15-18	<p>15-VII.B. FAMILY ELIGIBILITY [24 CFR 982.627] The HACFL will establish a higher minimum income standard for disabled and/or non-disabled families based on the state minimum wage multiplied by 2000 hours. However, a family that meets the federal minimum income requirement (but not the PHA's requirement) will be considered to meet the minimum income requirement if it can demonstrate that it has been pre-qualified or pre-approved for financing that is sufficient to purchase an eligible unit. Families receiving disability or Social Security must have an income equal to the current SSI monthly payment for an individual living alone, multiplied by 12.</p>	<p>15-VII.B. FAMILY ELIGIBILITY [24 CFR 982.627] None</p>
15-18	<p>15-VII.B. FAMILY ELIGIBILITY [24 CFR 982.627] Families will be considered "continuously employed" if the break in employment does not exceed four months. The PHA will count self-employment in a business when determining whether the family meets the employment requirement.</p>	<p>15-VII.B. FAMILY ELIGIBILITY [24 CFR 982.627] None</p>
15-19	<p>15-VII.B. FAMILY ELIGIBILITY [24 CFR 982.627]</p> <p>a) The family (includes any members of the household) must not have owned title or interest in real estate within the last three (3) years with the exception of a single parent or displaced homemaker who, while married owned a home with a spouse or resided in a home owned by a spouse. Membership in a co-op is not considered as ownership in making this determination.</p> <p>b) A family that has previously been engaged in a homeownership with any Housing Authority but disposed of the property and paid off the loan may again be eligible for a homeownership voucher. A family may not, however, purchase more than one home to be kept as a resident, nor may the family apply for a homeownership voucher to purchase a home for use as rental income property.</p> <p>c) A right to purchase clause in an existing lease will not be considered as ownership or ownership interest under this ruling.</p> <p>d) A family must attend and satisfactorily complete HUD-Approved homeownership counseling program and agree to continue with post-homeownership counseling after the purchase of their home as required by HACFL.</p> <p>e) Total household income must be at least \$26,000 per year. Families receiving disability or Social Security must have an income equal to the current SSI monthly payment for an individual living alone, multiplied by 12.</p> <p>f) The household must demonstrate monthly gross income sufficient to meet the minimum income standard, including all</p>	<p>15-VII.B. FAMILY ELIGIBILITY [24 CFR 982.627]</p> <p>a) The family (includes any members of the household) must not have owned title or interest in real estate within the last three (3) years with the exception of a single parent or displaced homemaker who, while married owned a home with a spouse or resided in a home owned by a spouse. Membership in a co-op is not considered as ownership in making this determination.</p> <p>b) A family that has previously been engaged in a homeownership with any Housing Authority but disposed of the property and paid off the loan may again be eligible for a homeownership voucher. A family may not, however, purchase more than one home to be kept as a resident, nor may the family apply for a homeownership voucher to purchase a home for use as rental income property.</p> <p>c) A right to purchase clause in an existing lease will not be considered as ownership or ownership interest under this ruling.</p> <p>d) A family must attend and satisfactorily complete HUD-Approved homeownership counseling program and agree to continue with post-homeownership counseling after the purchase of their home as required by HACFL.</p> <p>e) Total household income must be at least \$15,000 per year. Families receiving disability or Social Security must have an income equal to the current SSI monthly payment for an individual living alone, multiplied by 12.</p> <p>f) The household must demonstrate monthly gross income sufficient to meet the minimum income standard, including all ownership and family expenses. Income calculation will not include any</p>

	<p>ownership and family expenses. Income calculation will not include any public assistance funds except funds provided for elderly or disabled person.</p> <p>g) A head of household or spouse who has previously participated in a housing choice voucher homeownership program and defaulted on the mortgage is barred from receiving future homeownership assistance, or participating as a family member in such a program. There is no time limit involved in this requirement: any default, regardless of how long ago it happened is sufficient to invoke this disqualification. If any member of the household has defaulted on a FHA or VA Mortgage is barred from participation in this program.</p> <p>h) In order to participate the family must be in good standing with the HACFL and others working with the HACFL. Therefore, there must not be:</p> <ul style="list-style-type: none"> • Any outstanding debt with any public assistance agency or Housing Authority. • There must not be any current or pending investigations for fraud and/or criminal activity directed at the family and/or • There must be no monies owed to the HACFL and/or any landlords • Family must be in good standing with their lease. 	<p>public assistance funds except funds provided for elderly or disabled person.</p> <p>g) A head of household or spouse who has previously participated in a housing choice voucher homeownership program and defaulted on the mortgage is barred from receiving future homeownership assistance, or participating as a family member in such a program. There is no time limit involved in this requirement: any default, regardless of how long ago it happened is sufficient to invoke this disqualification. If any member of the household has defaulted on a FHA or VA Mortgage is barred from participation in this program.</p> <p>h) In order to participate the family must be in good standing with the HACFL and others working with the HACFL. Therefore, there must not be:</p> <ul style="list-style-type: none"> • Any outstanding debt with any public assistance agency or Housing Authority. • There must not be any current or pending investigations for fraud and/or criminal activity directed at the family and/or • There must be no monies owed to the HACFL and/or any landlords • Family must be in good standing with their lease.
15-26	<p>15-VII.G. HOME INSPECTIONS, CONTRACT OF SALE, AND PHA DISAPPROVAL OF SELLER [24 CFR 982.631] Home Inspections When the family locates a home they wish to purchase and submits a copy of their purchase offer/contract, the PHA will conduct an NSPIRE inspection within 10 business days. Any items found not to meet NSPIRE standards must be repaired before the unit can be determined eligible for the homeownership program. The inspection includes the living conditions of the unit, and does not assess the adequacy or the life span of major components of the building, including systems or structural components., The family must hire an independent professional inspector, selected and paid for by the family whose report must be submitted to the HACFL for review. This inspector must be a member of the American Society of Home Inspectors (ASHI) or other recognized professional society, and licensed and certified by the State of Florida or a licensed engineer. The independent inspector may not be associated in any way with the HACFL nor under the control of any agency or entity associated with the HACFL. The independent inspector must inspect the premises for foundation and structure as well as for the quality of the building components; roofing; plumbing; electrical; heating and cooling; appliances; and other internal and external systems inherent to the structural components of the building. The Independent inspector must provide the HACFL with a copy of the inspection report. HACFL will review the professional report in a timely fashion and, based on the presence of major physical problems, may advise the family not to purchase the home. The HACFL reserves the right to disapprove the purchase based on the information provided in the inspection report. The PHA will not conduct inspections while the family is receiving homeownership assistance.</p>	<p>15-VII.G. HOME INSPECTIONS, CONTRACT OF SALE, AND PHA DISAPPROVAL OF SELLER [24 CFR 982.631] Home Inspections When the family locates a home, they wish to purchase and submits a copy of their purchase offer/contract, the HACFL will conduct a housing quality standards (HQS) inspection within 10 business days. Any items found not to meet HQS must be repaired before the unit can be determined eligible for the homeownership program. The HQS inspection includes the living conditions of the unit, and does not assess the adequacy or the life span of major components of the building, including systems or structural components., The family must hire an independent professional inspector, selected and paid for by the family whose report must be submitted to the HACFL for review. This inspector must be a member of the American Society of Home Inspectors (ASHI) or other recognized professional society, and licensed and certified by the State of Florida or a licensed engineer. The independent inspector may not be associated in any way with the HACFL nor under the control of any agency or entity associated with the HACFL. The independent inspector must inspect the premises for foundation and structure as well as for the quality of the building components; roofing; plumbing; electrical; heating and cooling; appliances; and other internal and external systems inherent to the structural components of the building. The Independent inspector must provide the HACFL with a copy of the inspection report. HACFL will review the professional report in a timely fashion and, based on the presence of major physical problems, may advise the family not to purchase the home. The HACFL reserves the right to disapprove the purchase based on the information provided in the inspection report. The PHA will not conduct HQS inspections while the family is receiving homeownership assistance.</p>
16-51	<p>16-IX.C. NOTIFICATION [24 CFR 5.2005(a)] Notification to Program Applicants and Participants [24 CFR 5.2005(a)(1)] Whenever the HACFL has reason to suspect that providing information about VAWA to a participant might place a victim of domestic violence at risk, it will attempt to deliver the information by hand directly to the victim or by having the victim come to an office or other space that may be safer for the individual, making reasonable accommodations as necessary. For example, the HACFL may decide not to send mail regarding VAWA protections to the victim's unit if the HACFL believes the perpetrator may have access to the victim's mail, unless requested by the victim. When discussing VAWA with the victim, the HACFL will take reasonable precautions to ensure that no one can overhear the conversation, such as having conversations in a private room. The victim may, but is not required to, designate an attorney, advocate, or other secure contact for communications regarding VAWA protections.</p>	<p>16-IX.C. NOTIFICATION [24 CFR 5.2005(a)] Notification to Program Applicants and Participants [24 CFR 5.2005(a)(1)] None</p>
17-19	<p>17-III.D. INSPECTING UNITS Pre-HAP Contract Inspections [24 CFR 983.103(b), FR Notice 1/18/17, and Notice PIH 2017-20]</p>	<p>17-III.D. INSPECTING UNITS Pre-HAP Contract Inspections [24 CFR 983.103(b), FR Notice 1/18/17, and Notice PIH 2017-20]</p>

	The HACFL will not provide assistance on behalf of the family until the unit fully complies with NSPIRE.	The PHA will not provide assistance on behalf of the family until the unit fully complies with HQS.
17-19	17-III.D. INSPECTING UNITS Annual/Biennial Inspections [24 CFR 983.103(d); FR Notice 6/25/14] The HACFL will inspect on an annual basis a random sample consisting of at least 20 percent of the contract units in each building to determine if the contract units and the premises are maintained in accordance with NSPIRE.	17-III.D. INSPECTING UNITS Annual/Biennial Inspections [24 CFR 983.103(d); FR Notice 6/25/14] The HACFL will inspect on an annual basis a random sample consisting of at least 20 percent of the contract units in each building to determine if the contract units and the premises are maintained in accordance with HQS.
17-20	17-III.D. INSPECTING UNITS Alternative Inspections [24 CFR 983.103(g); Notice PIH 2016-05] The HACFL will not rely on alternative inspection standards.	17-III.D. INSPECTING UNITS Alternative Inspections [24 CFR 983.103(g); Notice PIH 2016-05] None
17-26	17-V.B. HAP CONTRACT REQUIREMENTS Execution of the HAP Contract [24 CFR 983.204] For existing housing, the HAP contract will be executed within 10 business days of the HACFL determining that all units pass inspection. For rehabilitated or newly constructed housing, the HAP contract will be executed within 10 business days of the HACFL determining that the units have been completed in accordance with the agreement to enter into HAP, all units meet NSPIRE standards, and the owner has submitted all required evidence of completion.	17-V.B. HAP CONTRACT REQUIREMENTS Execution of the HAP Contract [24 CFR 983.204] For existing housing, the HAP contract will be executed within 10 business days of the HACFL determining that all units pass HQS. For rehabilitated or newly constructed housing, the HAP contract will be executed within 10 business days of the HACFL determining that the units have been completed in accordance with the agreement to enter into HAP, all units meet HQS, and the owner has submitted all required evidence of completion.
17-28	17-V.B. HAP CONTRACT REQUIREMENTS Remedies for NSPIRE Deficiencies [24 CFR 983.208(b)] The HACFL will abate and terminate PBV HAP contracts for non-compliance with NSPIRE in accordance with the policies used in the tenant-based voucher program. These policies are contained in Section 8-II.G., Enforcing Owner Compliance.	17-V.B. HAP CONTRACT REQUIREMENTS Remedies for NSPIRE Deficiencies [24 CFR 983.208(b)] The HACFL will abate and terminate PBV HAP contracts for non-compliance with HQS in accordance with the policies used in the tenant-based voucher program. These policies are contained in Section 8-II.G., Enforcing Owner Compliance.
17-45	17-VII.C. MOVES Emergency Transfers under VAWA [Notice PIH 2017-08] When the victim of domestic violence, dating violence, sexual assault, stalking, or human trafficking has lived in the unit for less than one year, the HACFL will provide several options for continued assistance. The HACFL will first try to transfer the participant to another PBV unit in the same development or transfer to a different development where the HACFL has PBV units. The HACFL will expedite the administrative processes in this case in an effort to conduct the transfer as quickly as possible. If no units are available for an internal transfer, or if there is reasonable cause to believe that such a transfer would put the victim in jeopardy, the participant may receive continued assistance through an external transfer to either tenant-based rental assistance (HCV) or assistance in the HACFL's public housing program. Such a decision will be made by the HACFL based on the availability of tenant-based vouchers and/or vacancies in public housing units. Such families must be selected from the waiting list for the applicable program. The HACFL has adopted a waiting list preference for victims of domestic violence, dating violence, sexual assault, stalking, and human trafficking in both its HCV and public housing programs in order to expedite this process. See Section 4-III.C. of this administrative plan. If a victim wishes to move after a year of occupancy in the unit, but no tenant-based vouchers are available, the HACFL will offer the participant an internal transfer to another PBV unit in the same development or a transfer to a different development where the PHA has PBV units. The HACFL will expedite the administrative processes in this case in an effort to conduct the transfer as quickly as possible. If no units are available for an internal transfer, or if there is reasonable cause to believe that such a transfer would put the victim in jeopardy, the participant may receive continued assistance through an external transfer to the HACFL's public housing program. The HACFL has adopted a waiting list preference for victims of domestic violence, dating violence, sexual assault, stalking, and human trafficking as part of the public housing ACOP in order to expedite this process.	17-VII.C. MOVES Emergency Transfers under VAWA [Notice PIH 2017-08] None
18-7	18-I.G LEASING [FR Notice 9/27/21] Pre-Inspections To expedite the leasing process, the HACFL may pre-inspect available units that veterans may be interested in leasing to maintain a pool of eligible units. If a VASH family selects a unit that passed a pre-inspection (without intervening occupancy) within 45 days of the date of the RFTA, the unit may be approved provided that it meets all other conditions under 24 CFR 982.305. The veteran will be free to select their unit. When a pre-inspected unit is not selected, the HACFL will make every effort to fast-track the inspection process, including adjusting the normal inspection schedule for both initial and any required re-inspections.	18-I.G LEASING [FR Notice 9/27/21] Pre-Inspections To expedite the leasing process, the HACFL may pre-inspect available units that veterans may be interested in leasing to maintain a pool of eligible units. If a VASH family selects a unit that passed a HQS pre-inspection (without intervening occupancy) within 45 days of the date of the RTA, the unit may be approved provided that it meets all other conditions under 24 CFR 982.305. The veteran will be free to select their unit. When a pre-inspected unit is not selected, the HACFL will make every effort to fast-track the inspection process, including adjusting the normal inspection schedule for both initial and any required re-inspections.

18-12	<p>18-III.B PROJECT-BASING VASH VOUCHERS Failure to Participate in Case Management [FR Notice 9/27/21] Upon notification by the VAMC or DSP that a VASH PBV family has failed to participate in case management without good cause, the HACFL will provide written notice of termination of assistance to the family and the owner within 10 business days. The family will be given 60 days from the date of the notice to move out of the unit. The HACFL may make exceptions to this 60-day period if needed for reasons beyond the family's control such as death, serious illness, or other medical emergency of a family member.</p>	<p>18-III.B PROJECT-BASING VASH VOUCHERS Failure to Participate in Case Management [FR Notice 9/27/21] None</p>
18-14	<p>18-IV.B. PARTNERSHIP AND SUPPORTIVE SERVICES [Notice PIH 2020-01] The HACFL will implement a Mainstream program, in partnership with Broward County Family Success Administration Division (FSAD) and Broward County Community Partnerships Division Homeless Initiative Section (HIP)</p>	<p>18-IV.B. PARTNERSHIP AND SUPPORTIVE SERVICES [Notice PIH 2020-01] None</p>
19-17	<p>19-III.D. INSPECTING UNITS Annual/Biennial Inspections [24 CFR 983.103(d); FR Notice 6/25/14] The HACFL will inspect on an annual basis a random sample consisting of at least 20 percent of the contract units in each building to determine if the contract units and the premises are maintained in accordance with NSPIRE.</p>	<p>19-III.D. INSPECTING UNITS Annual/Biennial Inspections [24 CFR 983.103(d); FR Notice 6/25/14] The HACFL will inspect on an annual basis a random sample consisting of at least 20 percent of the contract units in each building to determine if the contract units and the premises are maintained in accordance with HQS.</p>
19-20	<p>19-IV.B. HAP CONTRACT REQUIREMENTS Remedies for NSPIRE Deficiencies [24 CFR 983.208(b)] The HACFL will abate and terminate PBV HAP contracts for noncompliance with NSPIRE in accordance with the policies used in the tenant-based voucher program. These policies are contained in Section 8-II.G., Enforcing Owner Compliance.</p>	<p>19-IV.B. HAP CONTRACT REQUIREMENTS Remedies for HQS Violations [24 CFR 983.208(b)] The HACFL will abate and terminate PBV HAP contracts for noncompliance with HQS in accordance with the policies used in the tenant-based voucher program. These policies are contained in Section 8-II.G., Enforcing Owner Compliance.</p>
19-26	<p>19-V.D. ORGANIZATION OF THE WAITING LIST [24 CFR 983.251(c); Notice PIH 2019-23] The HACFL will establish and manage separate waiting lists for individual projects or buildings that are receiving RAD PBV assistance. The HACFL currently has waiting lists for the following RAD PBV projects: - Rock Island Apartments</p>	<p>19-V.D. ORGANIZATION OF THE WAITING LIST [24 CFR 983.251(c); Notice PIH 2019-23] The HACFL will establish and manage separate waiting lists for individual projects or buildings that are receiving RAD PBV assistance. The HACFL currently has waiting lists for the following RAD PBV projects: - Site formally know as Suncrest Court.</p>
19-30	<p>19-V.H. TENANT SCREENING [24 CFR 983.255] PHA Responsibility The HACFL will inform owners of their responsibility to screen prospective tenants, and will provide owners with the required known name and address information, at the time of the turnover inspection or before. The PHA will not provide any additional information to the owner, such as tenancy history, criminal history, etc.</p>	<p>19-V.H. TENANT SCREENING [24 CFR 983.255] PHA Responsibility The HACFL will inform owners of their responsibility to screen prospective tenants, and will provide owners with the required known name and address information, at the time of the turnover HQS inspection or before. The PHA will not provide any additional information to the owner, such as tenancy history, criminal history, etc.</p>

**Attachment
HACFL ACOP – 2024 - Revisions**

The ACOP for Public Housing has been revised and has been formatted to match the format of Nan McKay's ACOP. Formatting the HACFL's ACOP to that of Nan McKay will make future updates easier and will ensure that HUD regulations are incorporated into the HACFL's ACOP timely and accurately.

Chapter	Suggested New Policy	Current Policy
3-8	<p>3-I.K. FOSTER CHILDREN AND FOSTER ADULTS A foster child or foster adult may be allowed to reside in the unit if their presence would not overcrowd the unit.</p>	<p>3-I.K. FOSTER CHILDREN AND FOSTER ADULTS A foster child is a child that is in the legal guardianship or custody of a state, county, or private adoption or foster care agency, yet is cared for by foster parents in their own homes, under some kind of short-term or long-term foster care arrangement with the custodial agency.</p>
3-17	<p>3-II.D. FAMILY CONSENT TO RELEASE OF INFORMATION [24 CFR 5.232] The PHA has established a policy that the family's revocation of consent to allow the PHA to access records from financial institutions will result in denial of admission.</p>	<p>3-II.D. FAMILY CONSENT TO RELEASE OF INFORMATION [24 CFR 5.232] None</p>
6-3	<p>6-I.B. HOUSEHOLD COMPOSITION AND INCOME Unless specifically excluded by the regulations, the income of all family members approved to live in the unit will be counted, even if the family member is temporarily absent from the unit. Generally, an individual who is or is expected to be absent from the assisted unit for 180 consecutive days or less is considered temporarily absent and continues to be considered a family member. Generally, an individual who is or is expected to be absent from the assisted unit for more than 180 consecutive days is considered permanently absent and no longer a family member. Exceptions to this general policy are discussed below.</p>	<p>6-I.B. HOUSEHOLD COMPOSITION AND INCOME Generally an individual who is or is expected to be absent from the assisted unit for 180 consecutive days or less is considered temporarily absent and continues to be considered a family member. Generally an individual who is or is expected to be absent from the assisted unit for more than 180 consecutive days is considered permanently absent and no longer a family member. Exceptions to this general policy are discussed below.</p>
6-4	<p>6-I.B. HOUSEHOLD COMPOSITION AND INCOME Family Members Confined for Medical Reasons The PHA will request verification from a responsible medical professional and will use this determination. If the responsible medical professional cannot provide a determination, the person generally will be considered temporarily absent. The family may present evidence that the family member is confined on a permanent basis and request that the person not be considered a family member. When an individual who has been counted as a family member is determined permanently absent, the family is eligible for the medical expense deduction only if the remaining head, spouse, or cohead qualifies as an elderly person or a person with disabilities.</p>	<p>6-I.B. HOUSEHOLD COMPOSITION AND INCOME Individuals Confined for Medical Reasons An individual confined to a nursing home or hospital on a permanent basis is not considered a family member. If there is a question about the status of a family member, the PHA will request verification from a responsible medical professional and will use this determination. If the responsible medical professional cannot provide a determination, the person generally will be considered temporarily absent. The family may present evidence that the family member is confined on a permanent basis and request that the person not be considered a family member.</p>
6-6	<p>6-I.C. CALCULATING ANNUAL INCOME Anticipating Annual Income [24 CFR 5.609(c)(1)] When the PHA cannot readily anticipate income based upon current circumstances (e.g., in the case of temporary, sporadic, or variable employment, seasonal employment, unstable working hours, or suspected fraud), the PHA will review and analyze historical data for patterns of employment, paid benefits, and receipt of other income and use the results of this analysis to establish annual income. Any time current circumstances are not used to project annual income, a clear rationale for the decision will be documented in the file. In all such cases the family may present information and documentation to the PHA to show why the historic pattern does not represent the family's anticipated income. In all cases, the family file will be documented with a clear record of the reason for the decision, and a clear audit trail will be left as to how the PHA annualized projected income. Known Changes in Income If the PHA verifies an upcoming increase or decrease in income, annual income will be projected by applying each income amount to the appropriate part of the 12-month period. Example: An employer reports that a full-time employee who has been receiving \$8/hour will begin to receive \$8.25/hour in the eighth week after the effective date of the new admission or interim reexamination. In such a case the PHA would calculate annual income as follows: ($\\$8/\text{hour} \times 40 \text{ hours} \times 7 \text{ weeks}$) + ($\\$8.25 \times 40 \text{ hours} \times 45 \text{ weeks}$). The family may present information that demonstrates that implementing a change before its effective date would create a hardship for the family. In such cases the PHA will calculate annual income using current circumstances and then, should the change in income require the PHA to conduct an interim reexamination, conduct an interim reexamination in accordance with PHA policy in Chapter 9.</p>	<p>6-I.C. CALCULATING ANNUAL INCOME Anticipating Annual Income [24 CFR 5.609(c)(1)] When EIV is obtained and the family does not dispute the EIV employer data, the PHA will use current tenant-provided documents to project annual income. When the tenant-provided documents are pay stubs, the PHA will make every effort to obtain current and consecutive pay stubs dated within the last 60 days. The PHA will obtain written and/or oral third-party verification in accordance with the verification requirements and policy in Chapter 7 in the following cases: If EIV or other UIV data is not available, If the family disputes the accuracy of the EIV employer data, and/or If the PHA determines additional information is needed. In such cases, the PHA will review and analyze current data to anticipate annual income. In all cases, the family file will be documented with a clear record of the reason for the decision, and a clear audit trail will be left as to how the PHA annualized projected income. When the PHA cannot readily anticipate income based upon current circumstances (e.g., in the case of seasonal employment, unstable working hours, or suspected fraud), the PHA will review and analyze historical data for patterns of employment, paid benefits, and receipt of other income and use the results of this analysis to establish annual income. Any time current circumstances are not used to project annual income, a clear rationale for the decision will be documented in the file. In all such cases the family may present information and documentation to the PHA to show why the historic pattern does not represent the family's anticipated income. Known Changes in Income</p>

		<p>If the PHA verifies an upcoming increase or decrease in income, annual income will be calculated by applying each income amount to the appropriate part of the 12-month period.</p> <p>Example: An employer reports that a full-time employee who has been receiving \$8/hour will begin to receive \$8.25/hour in the eighth week after the effective date of the reexamination. In such a case the PHA would calculate annual income as follows: (\$8/hour × 40 hours × 7 weeks) + (\$8.25 × 40 hours × 45 weeks).</p> <p>The family may present information that demonstrates that implementing a change before its effective date would create a hardship for the family. In such cases the PHA will calculate annual income using current circumstances and then require an interim reexamination when the change actually occurs. This requirement will be imposed even if the PHA's policy on reexaminations does not require interim reexaminations for other types of changes.</p> <p>When tenant-provided third-party documents are used to anticipate annual income, they will be dated within the last 60 days of the reexamination interview date.</p>
6-8	<p>6-I.D. EARNED INCOME Wages and Related Compensation [24 CFR 5.609(a); Notice PIH 2023-27] The PHA will include in annual income the full amount, before any payroll deductions, of wages and salaries, overtime pay, commissions, fees, tips and bonuses, and other compensation. For persons who regularly receive bonuses or commissions, the PHA will verify and then average amounts received for the two years preceding admission or reexamination. If only a one-year history is available, the PHA will use the prior year amounts. In either case the family may provide, and the PHA will consider, a credible justification for not using this history to anticipate future bonuses or commissions. If a new employee has not yet received any bonuses or commissions, the PHA will count only the amount estimated by the employer. The file will be documented appropriately.</p>	<p>6-I.D. EARNED INCOME Wages and Related Compensation [24 CFR 5.609(a); Notice PIH 2023-27] For persons who regularly receive bonuses or commissions, the PHA will verify and then average amounts received for the two years preceding admission or reexamination. If only a one-year history is available, the PHA will use the prior year amounts. In either case the family may provide, and the PHA will consider, a credible justification for not using this history to anticipate future bonuses or commissions. If a new employee has not yet received any bonuses or commissions, the PHA will count only the amount estimated by the employer. The file will be documented appropriately.</p>
6-8	<p>6-I.D. EARNED INCOME Military Pay Removed</p>	<p>6-I.D. EARNED INCOME Some Types of Military Pay Sporadic income is income that is not received periodically and cannot be reliably predicted. For example, the income of an individual who works occasionally as a handyman would be considered sporadic if future work could not be anticipated and no historic, stable pattern of income existed.</p>
6-10	<p>6-I.D. EARNED INCOME State and Local Employment Training Programs Removed</p>	<p>6-I.D. EARNED INCOME State and Local Employment Training Programs The PHA defines training program as "a learning process with goals and objectives, generally having a variety of components, and taking place in a series of sessions over a period of time. It is designed to lead to a higher level of proficiency, and it enhances the individual's ability to obtain employment. It may have performance standards to measure proficiency. Training may include, but is not limited to: (1) classroom training in a specific occupational skill, (2) on-the-job training with wages subsidized by the program, or (3) basic education" [expired Notice PIH 98-2, p. 3]. The PHA defines incremental earnings and benefits as the difference between (1) the total amount of welfare assistance and earnings of a family member prior to enrollment in a training program and (2) the total amount of welfare assistance and earnings of the family member after enrollment in the program [expired Notice PIH 98-2, pp. 3-4]. In calculating the incremental difference, the PHA will use as the pre-enrollment income the total annualized amount of the family member's welfare assistance and earnings reported on the family's most recently completed HUD-50058. End of participation in a training program must be reported in accordance with the PHA's interim reporting requirements (see chapter on reexaminations).</p>
6-11	<p>6-I.D. EARNED INCOME EID Removal Removed</p>	<p>6-I.D. EARNED INCOME EID Removal The HACFL will continue to provide EID for any family that qualifies for the disallowance prior to the HOTMA final rule effective date of January 1, 2024. Families that were already in qualification status will be allowed to completed the 24-month process up until January 1, 2026. Effective January 1, 2024 the HACFL will no longer calculate EID for participant families.</p>
6-12	<p>6-I.D. EARNED INCOME Individual Savings Accounts [24 CFR 960.255(d)] Removed</p>	<p>6-I.D. EARNED INCOME Individual Savings Accounts [24 CFR 960.255(d)]</p>

		When applicable, the PHA will provide the family with a statement of the balance in their account, including any interest earned, annually and upon request when the family makes withdrawals from the account.
6-12	6-I.F. BUSINESS AND SELF-EMPLOYMENT INCOME [24 CFR 5.609(b)(28); Notice PIH 2023-27] To determine business expenses that may be deducted from gross income, the PHA will use current applicable Internal Revenue Service (IRS) rules for determining allowable business expenses [see IRS Publication 535], unless a topic is addressed by HUD regulations or guidance as described herein.	6-I.F. BUSINESS AND SELF-EMPLOYMENT INCOME [24 CFR 5.609(b)(28); Notice PIH 2023-27] None
6-12	6-I.F. BUSINESS AND SELF-EMPLOYMENT INCOME [24 CFR 5.609(b)(28); Notice PIH 2023-27] Business Expenses Removed	6-I.F. BUSINESS AND SELF-EMPLOYMENT INCOME [24 CFR 5.609(b)(28); Notice PIH 2023-27] Business Expenses To determine business expenses that may be deducted from gross income, the PHA will use current applicable Internal Revenue Service (IRS) rules for determining allowable business expenses [see IRS Publication 535], unless a topic is addressed by HUD regulations or guidance as described below.
6-16	6-I.G. STUDENT FINANCIAL ASSISTANCE [24 CFR 5.609(b)(9)] Calculating Income from Student Financial Assistance [HOTMA Student Financial Assistance Resource Sheet; Notice PIH 2023-27] If a student only receives financial assistance under Title IV of the HEA and does not receive any other student financial assistance, the PHA will exclude the full amount of the assistance received under Title IV from the family's annual income. The PHA will not calculate actual covered costs in this case. If the student does not receive any assistance under Title IV of the HEA but does receive assistance from another source, the PHA will first calculate the actual covered costs to the student in accordance with 24 CFR 5.609(b)(ii). The PHA will then subtract the total amount of the student's financial assistance from the student's actual covered costs. The PHA will include any amount of financial assistance in excess of the student's actual covered costs in the family's annual income. When a student receives assistance from both Title IV of the HEA and from other sources, the PHA will first calculate the actual covered costs to the student in accordance with 24 CFR 5.609(b)(ii). The assistance received under Title IV of the HEA will be applied to the student's actual covered costs first and then the other student financial assistance will be applied to any remaining actual covered costs. If the amount of assistance excluded under Title IV of the HEA equals or exceeds the actual covered costs, none of the assistance included under other student financial assistance" would be excluded from income. If the amount of assistance excluded under Title IV of the HEA is less than the actual covered costs, the PHA will exclude the amount of other student financial assistance up to the amount of the remaining actual covered costs.	6-I.G. STUDENT FINANCIAL ASSISTANCE [24 CFR 5.609(b)(9)] Calculating Income from Student Financial Assistance [HOTMA Student Financial Assistance Resource Sheet; Notice PIH 2023-27] None
6-18	6-I.G. ASSETS [24 CFR 5.609(b)(3) and 24 CFR 5.603(b)] Removed	6-I.G. ASSETS [24 CFR 5.609(b)(3) and 24 CFR 5.603(b)] Income from Assets Any time current circumstances are not used to determine asset income, a clear rationale for the decision will be documented in the file. In such cases the family may present information and documentation to the PHA to show why the asset income determination does not represent the family's anticipated asset income. Valuing Assets Reasonable costs that would be incurred when disposing of an asset include, but are not limited to, penalties for premature withdrawal, broker and legal fees, and settlement costs incurred in real estate transactions [HCV GB, p. 5-28 and PH Occ GB, p. 121]. Imputing Income from Assets [24 CFR 5.609(b)(3), Notice PIH 2012-29] [HOTMA Final Rule 1/1/2024] The PHA will initially set the imputed asset passbook rate at the national rate established by the Federal Deposit Insurance Corporation (FDIC). The PHA will review the passbook rate annually, in December of each year. The rate will not be adjusted unless the current PHA rate is no longer within 0.75 percent of the national rate. If it is no longer within 0.75 percent of the national rate, the passbook rate will be set at the current national rate. Changes to the passbook rate will take effect on February 1 following the December review. Jointly Owned Assets If an asset is owned by more than one person and any family member has unrestricted access to the asset, the PHA will count the full value of the asset. A family member has unrestricted access to an asset when he

or she can legally dispose of the asset without the consent of any of the other owners.

If an asset is owned by more than one person, including a family member, but the family member does not have unrestricted access to the asset, the PHA will prorate the asset according to the percentage of ownership. If no percentage is specified or provided for by state or local law, the PHA will prorate the asset evenly among all owners.

Assets Disposed Of for Less than Fair Market Value [24 CFR 5.603(b)]

The PHA will not include the value of assets disposed of for less than fair market value unless the cumulative fair market value of all assets disposed of during the past two years exceeds the gross amount received for the assets by more than \$1,000.

When the two-year period expires, the income assigned to the disposed asset(s) also expires. If the two-year period ends between annual recertifications, the family may request an interim recertification to eliminate consideration of the asset(s).

Assets placed by the family in nonrevocable trusts are considered assets disposed of for less than fair market value except when the assets placed in trust were received through settlements or judgments.

Separation or Divorce

All assets disposed of as part of a separation or divorce settlement will be considered assets for which important consideration not measurable in monetary terms has been received. In order to qualify for this exemption, a family member must be subject to a formal separation or divorce settlement agreement established through arbitration, mediation, or court order.

Foreclosure or Bankruptcy

Families must sign a declaration form at initial certification and each annual recertification identifying all assets that have been disposed of for less than fair market value or declaring that no assets have been disposed of for less than fair market value. The PHA may verify the value of the assets disposed of if other information available to the PHA does not appear to agree with the information reported by the family.

Types of Assets

Checking and Savings Accounts

In determining the value of a checking account, the PHA will use the average monthly balance for the last six months.

In determining the value of a savings account, the PHA will use the current balance.

In determining the anticipated income from an interest-bearing checking or savings account, the PHA will multiply the value of the account by the current rate of interest paid on the account.

Investment Accounts Such as Stocks, Bonds, Saving Certificates, and Money Market Funds

In determining the market value of an investment account, the PHA will use the value of the account on the most recent investment report. How anticipated income from an investment account will be calculated depends on whether the rate of return is known. For assets that are held in an investment account with a known rate of return (e.g., savings certificates), asset income will be calculated based on that known rate (market value multiplied by rate of earnings). When the anticipated rate of return is not known (e.g., stocks), the PHA will calculate asset income based on the earnings for the most recent reporting period.

Equity in Real Property or Other Capital Investments

In determining the equity, the PHA will determine market value by examining recent sales of at least three properties in the surrounding or similar neighborhood that possess comparable factors that affect market value.

The PHA will first use the payoff amount for the loan (mortgage) as the unpaid balance to calculate equity. If the payoff amount is not available, the PHA will use the basic loan balance information to deduct from the market value in the equity calculation.

For the purposes of calculating expenses to convert to cash for real property, the PHA will use ten percent of the market value of the home. In the case of capital investments owned jointly with others not living in a family's unit, a prorated share of the property's cash value will be counted as an asset unless the PHA determines that the family receives no income from the property and is unable to sell or otherwise convert the asset to cash.

Personal Property

family's estimate of the value. The PHA may obtain an appraisal if there is reason to believe that the family's estimated value is off by \$50 or

		<p>more. The family must cooperate with the appraiser but cannot be charged any costs related to the appraisal.</p> <p>Generally, personal property held as an investment generates no income until it is disposed of. If regular income is generated (e.g., income from renting the personal property), the amount that is expected to be earned in the coming year is counted as actual income from the asset. Necessary personal property consists of only those items not held as an investment. It may include clothing, furniture, household furnishings, jewelry, and vehicles, including those specially equipped for persons with disabilities.</p>
6-18	<p>6-I.H. PERIODIC PAYMENTS [Notice PIH 2023-27] Lump-Sum Payments for the Delayed Start of a Periodic Payment [24 CFR 5.609(b)(16)]</p> <p>The PHA will include in annual income lump sums received as a result of delays in processing periodic payments (other than those specifically excluded by the regulation), such as unemployment or welfare assistance.</p> <p>When a delayed-start payment is received that is to be included and the family reports this during the period in which the PHA is processing an annual reexamination, the PHA will adjust the family's rent retroactively for the period the payment was intended to cover.</p> <p>If the delayed-start payment is received outside of the time the PHA is processing an annual reexamination, then the PHA will consider whether the amount meets the threshold to conduct an interim reexamination. If so, the PHA will conduct an interim in accordance with PHA policies in Chapter 9. If not, the PHA will consider the amount when processing the family's next annual recertification.</p>	<p>6-I.H. PERIODIC PAYMENTS Lump-Sum Payments for the Delayed Start of a Periodic Payment</p> <p>When a delayed-start payment is received and reported during the period in which the PHA is processing an annual reexamination, the PHA will adjust the tenant rent retroactively for the period the payment was intended to cover. The family may pay in full any amount due or request to enter into a repayment agreement with the PHA.</p> <p>See the chapter on reexaminations for information about a family's obligation to report lump-sum receipts between annual reexaminations.</p>
6-19	<p>6-I.H. PERIODIC PAYMENTS [Notice PIH 2023-27] Social Security Benefits [Notice PIH 2023-27]</p> <p>Annual income includes "all amounts received," not the amount that a family may be legally entitled to receive but which they do not receive. When the SSA overpays an individual, resulting in a withholding or deduction from their benefit amount until the overpayment is paid in full, the PHA must use the reduced benefit amount after deducting only the amount of the overpayment withholding from the gross benefit amount. Further, if a family's social security income is garnished for any reason, the PHA will use the net amount after the garnishment in order to calculate the family's income.</p>	<p>6-I.H. PERIODIC PAYMENTS Treatment of Overpayment Deductions from Social Security Benefits None</p>
6-20	<p>6-I.H. PERIODIC PAYMENTS [Notice PIH 2023-27] Alimony and Child Support</p> <p>The PHA will count all regular payments of alimony or child support awarded as part of a divorce or separation agreement.</p> <p>The PHA will count court-awarded amounts for alimony and child support unless the family certifies and the PHA verifies that the payments are not being made.</p> <p>In order to verify that payments are not being made, the PHA will review child support payments over the last three months.</p> <p>If payments are being made regularly, the PHA will use the amount received during the last 12 months (excluding any lump sums received).</p> <p>If payments have been made for a period less than 12 months, the PHA will average all payments that have been made.</p> <p>At new admission or interim recertification, if any lump sum payments were made in the past 12 months, the PHA will determine the likelihood of the family receiving another similar payment within the next 12 months before deciding whether or not this amount will be included in the calculation of annual income.</p> <p>If the PHA determines and can appropriately verify that the family in all likelihood will not receive a similar payment, then the amount will not be considered when projecting annual income.</p> <p>If the PHA determines that it is likely that the family will receive a similar payment and can appropriately verify it, the amount will be included when projecting annual income.</p> <p>If no payments have been made in the past three months and there are no lump sums, the PHA will not include alimony or child support in annual income</p>	<p>6-I.H. PERIODIC PAYMENTS [Notice PIH 2023-27] Alimony and Child Support None</p>
6-21	<p>6-I.H. PERIODIC PAYMENTS Periodic Payments Excluded from Annual Income Removed</p>	<p>6-I.H. PERIODIC PAYMENTS Periodic Payments Excluded from Annual Income</p> <p>The PHA will exclude payments for the care of foster children and foster adults only if the care is provided through an official arrangement with a local welfare agency [HCV GB, p. 5-18].</p>
6-23	<p>6-I.K. PERIODIC AND DETERMINABLE ALLOWANCES [24 CFR 5.609(b)(7)]</p>	<p>6-I.K. PERIODIC AND DETERMINABLE ALLOWANCES [24 CFR 5.609(b)(7)]</p>

	Removed	<p>Alimony and Child Support</p> <p>The PHA will count court-awarded amounts for alimony and child support unless the PHA verifies that (1) the payments are not being made and (2) the family has made reasonable efforts to collect amounts due, including filing with courts or agencies responsible for enforcing payments [HCV GB, pp. 5-23 and 5-47].</p> <p>Families who do not have court-awarded alimony and child support awards are not required to seek a court award and are not required to take independent legal action to obtain collection.</p> <p>Regular Contributions or Gifts</p> <p>Examples of regular contributions include: (1) regular payment of a family's bills (e.g., utilities, telephone, rent, credit cards, and car payments), (2) cash or other liquid assets provided to any family member on a regular basis, and (3) "in-kind" contributions such as groceries and clothing provided to a family on a regular basis.</p> <p>Nonmonetary contributions will be valued at the cost of purchasing the items, as determined by the PHA. For contributions that may vary from month to month (e.g., utility payments), the PHA will include an average amount based upon past history.</p>
6-26	<p>6-I.M. ADDITIONAL EXCLUSIONS FROM ANNUAL INCOME [24 CFR 5.609(b)]</p> <ul style="list-style-type: none"> The PHA defines training program as "a learning process with goals and objectives, generally having a variety of components, and taking place in a series of sessions over a period of time. It is designed to lead to a higher level of proficiency, and it enhances the individual's ability to obtain employment. It may have performance standards to measure proficiency. Training may include but is not limited to: (1) classroom training in a specific occupational skill, (2) on-the-job training with wages subsidized by the program, or (3) basic education" [expired Notice PIH 98-2, p. 3]. The PHA defines incremental earnings and benefits as the difference between (1) the total amount of welfare assistance and earnings of a family member prior to enrollment in a training program and (2) the total amount of welfare assistance and earnings of the family member after enrollment in the program [expired Notice PIH 98-2, pp. 3-4]. In calculating the incremental difference, the PHA will use as the pre-enrollment income the total annualized amount of the family member's welfare assistance and earnings reported on the family's most recently completed HUD-50058. End of participation in a training program must be reported in accordance with the PHA's interim reporting requirements (see Chapter 11). 	<p>6-I.M. ADDITIONAL EXCLUSIONS FROM ANNUAL INCOME [24 CFR 5.609(b)]</p> <p>None</p>
6-29	<p>ASSETS</p> <p>The PHA generally will use current circumstances to determine both the value of an asset and the anticipated income from the asset. The PHA will use other than current circumstances to anticipate income when (1) an imminent change in circumstances is expected, (2) it is not feasible to anticipate a level of income over 12 months, or (3) the PHA believes that past income is the best indicator of anticipated income. For example, if a family member owns real property that typically receives rental income, but the property is currently vacant, the PHA can take into consideration past rental income along with the prospects of obtaining a new tenant. Any time current circumstances are not used to determine asset income, a clear rationale for the decision will be documented in the file. In such cases, the family may present information and documentation to the PHA to show why the asset income determination does not represent the family's anticipated asset income.</p>	<p>ASSETS</p> <p>None</p>
6-30	<p>6-II.B. ASSETS DISPOSED OF FOR LESS THAN FAIR MARKET VALUE [24 CFR 5.603(b)(2)]</p> <p>Minimum Threshold</p> <p>The PHA will not include the value of assets disposed of for less than fair market value unless the cumulative fair market value of all assets disposed of during the past two years exceeds the gross amount received for the assets by more than \$1,000.</p>	<p>6-II.B. ASSETS DISPOSED OF FOR LESS THAN FAIR MARKET VALUE [24 CFR 5.603(b)(2)]</p> <p>Minimum Threshold</p> <p>None</p>
6-30	<p>6-II.B. ASSETS DISPOSED OF FOR LESS THAN FAIR MARKET VALUE [24 CFR 5.603(b)(2)]</p> <p>Separation or Divorce</p> <p>All assets disposed of as part of a separation or divorce settlement will be considered assets for which important consideration not measurable in monetary terms has been received. In order to qualify for this</p>	<p>6-II.B. ASSETS DISPOSED OF FOR LESS THAN FAIR MARKET VALUE [24 CFR 5.603(b)(2)]</p> <p>Separation or Divorce</p> <p>None</p>

	<p>exemption, a family member must be subject to a formal separation or divorce settlement agreement established through arbitration, mediation, or court order.</p>	
6-31	<p>6-II.B. ASSETS DISPOSED OF FOR LESS THAN FAIR MARKET VALUE [24 CFR 5.603(b)(2)] Family Declaration Families must sign a declaration form at initial certification and each annual recertification identifying all assets that have been disposed of for less than fair market value or declaring that no assets have been disposed of for less than fair market value. The PHA may verify the value of the assets disposed of if other information available to the PHA does not appear to agree with the information reported by the family.</p>	<p>6-II.B. ASSETS DISPOSED OF FOR LESS THAN FAIR MARKET VALUE [24 CFR 5.603(b)(2)] Family Declaration None</p>
6-33	<p>6-II.C. ASSET INCLUSIONS AND EXCLUSIONS Investment Accounts Such as Stocks, Bonds, Saving Certificates, and Money Market Funds [24 CFR 5.603(b)(1)] The PHA will include interest or dividends earned by investment accounts as actual income from assets even when the earnings are reinvested. The cash value of such an asset is determined by deducting from the market value any broker fees, penalties for early withdrawal, or other costs of converting the asset to cash. In determining the market value of an investment account, the PHA will use the value of the account on the most recent investment report.</p>	<p>6-II.C. ASSET INCLUSIONS AND EXCLUSIONS Investment Accounts Such as Stocks, Bonds, Saving Certificates, and Money Market Funds [24 CFR 5.603(b)(1)] None</p>
6-35	<p>6-II.C. ASSET INCLUSIONS AND EXCLUSIONS Necessary and Non-Necessary Personal Property [24 CFR 5.603(b)(3)(i)] In determining the value of non-necessary personal property, the PHA will use the family's estimate of the value. The PHA may obtain an appraisal if there is reason to believe that the family's estimated value is off by \$50 or more. The family must cooperate with the appraiser but cannot be charged any costs related to the appraisal.</p>	<p>6-II.C. ASSET INCLUSIONS AND EXCLUSIONS Necessary and Non-Necessary Personal Property [24 CFR 5.603(b)(3)(i)] None</p>
6-36	<p>6-II.C. ASSET INCLUSIONS AND EXCLUSIONS Lump-Sum Additions to Net Family Assets [24 CFR 5.609(b)(24)(viii); Notice PIH 2023-27] Any lump-sum receipts are only counted as assets if they are retained by a family in a form recognizable as an asset. [RHIP FAQs]. For example, if the family receives a \$1,000 lump sum for lottery winnings, and the family immediately spends the entire amount, the lump sum will not be counted toward net family assets.</p>	<p>6-II.C. ASSET INCLUSIONS AND EXCLUSIONS Lump-Sum Additions to Net Family Assets [24 CFR 5.609(b)(24)(viii); Notice PIH 2023-27] None</p>
6-37	<p>6-II.C. ASSET INCLUSIONS AND EXCLUSIONS Jointly Owned Assets [Notice PIH 2023-27] If the family demonstrates that they can only access a portion of the income from an asset, then only that portion's value is included in the calculation of income from assets.</p>	<p>6-II.C. ASSET INCLUSIONS AND EXCLUSIONS Jointly Owned Assets [Notice PIH 2023-27] None</p>
6-43	<p>PART III: ADJUSTED INCOME 6-III.A. INTRODUCTION Anticipating Expenses Generally, the PHA will use current circumstances to anticipate expenses. When possible, for costs that are expected to fluctuate during the year (e.g., child care during school and non-school periods and cyclical health/medical expenses), the PHA will estimate costs based on historic data and known future costs. If a family has an accumulated debt for medical or disability assistance expenses, the PHA will include as an eligible expense the portion of the debt that the family expects to pay during the period for which the income determination is being made. However, amounts previously deducted will not be allowed even if the amounts were not paid as expected in a preceding period. The PHA may require the family to provide documentation of payments made in the preceding year. When calculating health and medical care expenses, the PHA will include those expenses anticipated to be incurred during the 12 months following the certification date reexam which are not covered by an outside source, such as insurance. The allowance is not intended to give a family an allowance equal to last year's expenses, but to anticipate regular ongoing and anticipated expenses during the coming year. Since these expenses are anticipated, the PH Occupancy Guidebook states "it is likely that actual expenses will not match what was anticipated. Typically, this would not be considered an underpayment as long as at the time of the annual reexamination, the expenses were calculated based on the appropriate verification" [New PH OCC GB, Income Determinations, p. 30]. For annual reexaminations, the PHA will use information for the previous 12-month period.</p>	<p>PART III: ADJUSTED INCOME 6-III.A. INTRODUCTION Anticipating Expenses Generally, the PHA will use current circumstances to anticipate expenses. When possible, for costs that are expected to fluctuate during the year (e.g., child care during school and non-school periods and cyclical health/medical expenses), the PHA will estimate costs based on historic data and known future costs. If a family has an accumulated debt for medical or disability assistance expenses, the PHA will include as an eligible expense the portion of the debt that the family expects to pay during the period for which the income determination is being made. However, amounts previously deducted will not be allowed even if the amounts were not paid as expected in a preceding period. The PHA may require the family to provide documentation of payments made in the preceding year.</p>
6-45	<p>6-II.D. HEALTH/MEDICAL EXPENSES DEDUCTION [24 CFR 5.611(a)(3)(i)] Definition of Health/Medical Expenses</p>	<p>6-II.D. HEALTH/MEDICAL EXPENSES DEDUCTION [24 CFR 5.611(a)(3)(i)] Definition of Health/Medical Expenses</p>

	Removed	The most current IRS Publication 502, health/Medical and Dental Expenses, will be used as a reference to determine the costs that qualify as health/medical expenses.
6-45	<p>6-II.D. HEALTH/MEDICAL EXPENSES DEDUCTION [24 CFR 5.611(a)(3)(i)] Definition of Health/Medical Expenses Hardship Exemptions for Health/Medical Care Expenses & Reasonable Attendant Case & Auxiliary Apparatus Expenses Phased In Relief [24 CFR 5.611(c)(1),(c)(2) & (d)] Removed</p>	<p>6-II.D. HEALTH/MEDICAL EXPENSES DEDUCTION [24 CFR 5.611(a)(3)(i)] Definition of Health/Medical Expenses Hardship Exemptions for Health/Medical Care Expenses & Reasonable Attendant Case & Auxiliary Apparatus Expenses Phased In Relief [24 CFR 5.611(c)(1),(c)(2) & (d)] Pursuant to HOTMA changes effective January 1, 2024, only health/medical expenses that exceed 10% of the family's annual income can be deducted. Families receiving deductions for unreimbursed health/medical expenses as of January 1, 2024 may be entitled to a phase-in of the new 10% minimum requirement so that deductions may be taken for health/medical expenses that exceed 5% of the family's annual income for the first annual recertification after January 1, 2024; 7.5% for the second annual recertification; and then the full 10% minimum thereafter. Under HUD's HOTMA guidance, a family with a financial hardship can receive an exemption from the 10% minimum threshold if the hardship is due to a change that would not otherwise trigger an interim reexamination (i.e., an increase in health/medical expenses, increased bills due to apparatus or an increase in attendant care fees). Qualifying families may receive deductions for health/medical expenses that exceed five percent of the family's annual income but the relief ends after 90 days or when the circumstances that made the family eligible for the relief are no longer applicable, whichever comes earlier. PHA may grant additional 90-day relief periods if the hardship continues. Written notice from and to the family must be given for each 90-day process.</p>
6-47	<p>6-II.D. HEALTH/MEDICAL EXPENSES DEDUCTION [24 CFR 5.611(a)(3)(i)] Definition of Health/Medical Expenses Eligible Auxiliary Apparatus Removed</p>	<p>6-II.D. HEALTH/MEDICAL EXPENSES DEDUCTION [24 CFR 5.611(a)(3)(i)] Definition of Health/Medical Expenses Eligible Auxiliary Apparatus Expenses incurred for maintaining or repairing an auxiliary apparatus are eligible. In the case of an apparatus that is specially adapted to accommodate a person with disabilities (e.g., a vehicle or computer), the cost to maintain the special adaptations (but not maintenance of the apparatus itself) is an eligible expense. The cost of service animals trained to give assistance to persons with disabilities, including the cost of acquiring the animal, veterinary care, food, grooming, and other continuing costs of care, will be included.</p>
6-52	<p>6-III.G. HARDSHIP EXEMPTIONS [24 CFR 5.611(c), (d), and (e)] Health and Medical Care and Disability Assistance Expenses [24 CFR 5.611(c); Notice PIH 2023-27] The PHA will not continue the phased-in relief for families who move from the HCV program to public housing. These families will be treated as new admissions and the sum of expenses that exceeds 10 percent of annual income will be used to calculate their adjusted income.</p>	<p>6-III.G. HARDSHIP EXEMPTIONS [24 CFR 5.611(c), (d), and (e)] Health and Medical Care and Disability Assistance Expenses [24 CFR 5.611(c); Notice PIH 2023-27] None</p>
6-53	<p>6-III.G. HARDSHIP EXEMPTIONS [24 CFR 5.611(c), (d), and (e)] Health and Medical Care and Disability Assistance Expenses [24 CFR 5.611(c); Notice PIH 2023-27] General Relief To qualify for a hardship exemption, a family must submit a request in writing. The request must show that the family's health and medical and/or disability assistance expenses have increased (other than the transition to the higher threshold) or that the family's financial hardship is a result of a change in circumstances. The PHA defines a change in circumstances as a decrease in income or increase in other expenses that has resulted in the family's financial hardship but does not, on its own, trigger an interim reexam in accordance with PHA policies. Examples of circumstances constituting a financial hardship may include the following situations: The family is awaiting an eligibility determination for a federal, state, or local assistance program, such as a determination for unemployment compensation or disability benefits; The family's income decreased because of a loss of employment, death of a family member, or due to a natural or federal/state declared disaster; or Other circumstances as determined by the PHA. The family must provide third-party verification of the hardship with the request. If third-party verification is not available, the PHA will document the file with the reason and will attempt to obtain third-party verification prior to the end of the 90-day hardship exemption period.</p>	<p>6-III.G. HARDSHIP EXEMPTIONS [24 CFR 5.611(c), (d), and (e)] Health and Medical Care and Disability Assistance Expenses [24 CFR 5.611(c); Notice PIH 2023-27] General Relief None</p>

6-54	<p>6-III.G. HARDSHIP EXEMPTIONS [24 CFR 5.611(c), (d), and (e)] Health and Medical Care and Disability Assistance Expenses [24 CFR 5.611(c); Notice PIH 2023-27] General Relief</p> <p>The PHA will make a determination of whether the family qualifies within 30 calendar days and will notify the family in writing of the result within 10 business days of the determination.</p> <p>If the PHA denies the hardship exemption request, the PHA notice will also state that if the family does not agree with the PHA determination, the family may request a hearing.</p> <p>If the family qualifies for an exemption, the PHA will include the date the hardship exemption will begin and the date it will expire as well as information on how to request a 90-day extension based on family circumstances.</p>	<p>6-III.G. HARDSHIP EXEMPTIONS [24 CFR 5.611(c), (d), and (e)] Health and Medical Care and Disability Assistance Expenses [24 CFR 5.611(c); Notice PIH 2023-27] General Relief None</p>
6-54	<p>6-III.G. HARDSHIP EXEMPTIONS [24 CFR 5.611(c), (d), and (e)] Health and Medical Care and Disability Assistance Expenses [24 CFR 5.611(c); Notice PIH 2023-27] General Relief</p> <p>The family may request an extension either orally or in writing prior to the end of the hardship exemption period. The PHA will extend relief for an additional 90-days if the family demonstrates to the PHA's satisfaction that the family continues to qualify for the hardship exemption based on circumstances described above. The PHA will require updated verification based on the family's current circumstances. Additional extension may be granted on a case-by-case basis provided the family continues to request extensions prior to the end of each hardship exemption period. Families must report if the circumstances that made the family eligible for the hardship exemption are no longer applicable. At any time, the PHA may terminate the hardship exemption if the PHA determines that the family no longer qualifies for the exemption.</p>	<p>6-III.G. HARDSHIP EXEMPTIONS [24 CFR 5.611(c), (d), and (e)] Health and Medical Care and Disability Assistance Expenses [24 CFR 5.611(c); Notice PIH 2023-27] General Relief None</p>
6-55	<p>6-III.G. HARDSHIP EXEMPTIONS [24 CFR 5.611(c), (d), and (e)] Health and Medical Care and Disability Assistance Expenses [24 CFR 5.611(c); Notice PIH 2023-27] Child Care Expense Hardship Exemption [24 CFR 5.611(d) and Notice PIH 2023-27]</p> <p>For a family to qualify, they must demonstrate that their inability to pay rent would be as a result of the loss of this deduction. The PHA defines this hardship as a potential decrease in income or increase in other expenses that would result from the loss of the child care expense and such loss would impact the family's ability to pay their rent.</p> <p>Some factors to consider when determining if the family is unable to pay rent may include determining that the rent, utility payment, and applicable expenses (child care expenses or health and medical expenses) are more than 40 percent of the family's adjusted income, or verifying whether the family has experienced unanticipated expenses, such as large medical bills, that have affected their ability to pay their rent.</p> <p>The family must also demonstrate that the child care expense is still necessary even though the family member is no longer employed or furthering their education. The PHA will consider qualification under this criterion on a case-by case basis (for example, if the family member who was employed has left their job in order to provide uncompensated care to an elderly friend or family member who is severely ill and lives across town).</p> <p>The family must provide third-party verification of the hardship with the request. If third-party verification is not available, the PHA will document the file with the reason and will attempt to obtain third-party verification prior to the end of the 90-day hardship exemption period.</p> <p>The PHA will make a determination of whether the family qualifies within 30 calendar days and will notify the family in writing of the result within 10 business days of the determination.</p> <p>If the PHA denies the hardship exemption request, the PHA notice will also state that if the family does not agree with the PHA determination, the family may request a grievance hearing.</p> <p>If the family qualifies for an exemption, the PHA will include all required information listed above as well as information on how to request a 90-day extension based on family circumstances.</p> <p>The family may request an extension either orally or in writing prior to the end of the hardship exemption period. The PHA will extend relief for an additional 90-days if the family demonstrates to the PHA's satisfaction that the family continues to qualify for the hardship exemption. The PHA will require updated verification based on the family's current circumstances. Additional extensions may be granted on a case-by-case</p>	<p>6-III.G. HARDSHIP EXEMPTIONS [24 CFR 5.611(c), (d), and (e)] Health and Medical Care and Disability Assistance Expenses [24 CFR 5.611(c); Notice PIH 2023-27] Child Care Expense Hardship Exemption [24 CFR 5.611(d) and Notice PIH 2023-27] None</p>

	<p>basis provided the family continues to request extensions prior to the end of each hardship exemption period. Families must report if the circumstances that made the family eligible for the hardship exemption are no longer applicable. At any time, the PHA may terminate the hardship exemption if the PHA determines that the family no longer qualifies for the exemption.</p>	
7-2	<p>GENERAL VERIFICATION REQUIREMENTS Form HUD-9886 [24 CFR 5.230(b)(1), (b)(2), (c)(4), and (c)(5); Notice PIH 2023-27] Family members turning 18 years of age between annual recertifications will be notified in writing that they are required to sign the required Consent to the Release of Information Form HUD-9886 at the family's next annual or interim reexamination, whichever is earlier.</p>	<p>GENERAL VERIFICATION REQUIREMENTS Form HUD-9886 [24 CFR 5.230(b)(1), (b)(2), (c)(4), and (c)(5); Notice PIH 2023-27] None</p>
7-3	<p>GENERAL VERIFICATION REQUIREMENTS Penalties for Failing to Consent [24 CFR 5.232] The PHA has established a policy that revocation of consent to access financial records will result in denial of admission or termination of assistance in accordance with PHA policy. In order for a family to revoke their consent, the family must provide written notice to the PHA. Within 10 business days of the date the family provides written notice, the PHA will send the family a notice acknowledging receipt of the request and explaining that revocation of consent will result in denial or termination of assistance, as applicable. At the same time, the PHA will notify the local HUD office.</p>	<p>GENERAL VERIFICATION REQUIREMENTS Penalties for Failing to Consent [24 CFR 5.232] Pursuant to HOTMA updated effective January 1, 2024, any family member who is required to sign a consent form fails to do so, the PHA will deny admission to applicants and terminate assistance of participants. The family may request an appeal (applicants) or grievance hearing (participants) in accordance with PHA procedures.</p>
7-6	<p>7-I.B. USE OF OTHER PROGRAMS' INCOME DETERMINATIONS [24 CFR 5.609(c)(3) and Notice PIH 2023-27] When available and applicable, the PHA will accept other programs' Safe Harbor determinations of income at annual reexamination to determine the family's total annual income. The PHA will still require third-party verification of all deductions such as the health and medical care expense or child care expense deductions. Further, if the family is eligible for and claims the disability assistance expense or child care expense deductions, where applicable, the PHA will obtain third-party verification of the amount of employment income of the individual(s) enabled to work in order to cap the respective expenses as required. Prior to using any Safe Harbor determination from another program, the PHA will ask the family if they agree with the income amounts listed. If the family disputes the income amounts on the Safe Harbor determination, the PHA will obtain third-party verification of all sources of income and assets (as applicable). The PHA will not accept other programs' determinations of income for any new admission or interim reexamination. With the exception of income determinations made under the Low-Income Housing Tax Credit (LIHTC) program, the PHA will accept Safe Harbor determinations from any of the programs listed above. In order to be acceptable, the income determination must: Be dated within 12 months of the dates listed above; State the family size; Be for the entire family (i.e., the family members listed in the documentation must match the family's composition in the assisted unit, except for household members); and Must state the amount of the family's annual income.</p>	<p>7-I.B. USE OF OTHER PROGRAMS' INCOME DETERMINATIONS [24 CFR 5.609(c)(3) and Notice PIH 2023-27] None</p>
7-7	<p>7-I.C. STREAMLINED INCOME DETERMINATIONS [24 CFR 960.257(c); Notice PIH 2023-27] When the PHA does not use a Safe Harbor income determination from a federal assistance program to determine the family's annual income as outlined above, then PHA will use a streamlined income determinations where applicable. If 90 percent or more of a family's unadjusted income is from fixed income sources: The PHA will streamline the annual reexamination process by applying the verified inflationary adjustment factor to fixed-income sources. The family will be required to sign a self-certification stating that 90 percent or more of their unadjusted income is fixed income and that their sources of fixed income have not changed from the previous year. The PHA will document in the file how the determination that a source of income was fixed was made. Third-party verification of non-fixed income will be obtained annually regardless of the percentage of family income received from fixed sources.</p>	<p>7-I.C. STREAMLINED INCOME DETERMINATIONS [24 CFR 960.257(c); Notice PIH 2023-27] None</p>

	<p>If the family's sources of fixed income have changed from the previous year, the PHA will obtain third-party verification of any new sources of fixed income.</p> <p>When less than 90 percent of a family's unadjusted income consists of fixed income: The PHA will apply a COLA to each of the family's sources of fixed income.</p> <p>All other income will be verified using third-party verification as outlined in Notice PIH 2023-27 and Chapter 7 of this policy.</p> <p>In the following circumstances, regardless of the percentage of income received from fixed sources, the PHA will obtain third-party verification as outlined in Notice PIH 2023-27 and Chapter 7 of this policy: Of all assets when net family assets exceed \$50,000; Of all deductions and allowances from annual income; If a family member with a fixed source of income is added; If verification of the COLA or rate of interest is not available; During the intake process and at least once every three years thereafter.</p>	
7-9	<p>7-I.D. VERIFICATION HIERARCHY [Notice PIH 2023-27] File Documentation Removed</p>	<p>7-I.D. VERIFICATION HIERARCHY File Documentation The PHA will document, in the family file, the following: Reported family annual income Value of assets Expenses related to deductions from annual income Other factors influencing the adjusted income or income-based rent determination</p>
7-10	<p>7-I.E. LEVEL 5 AND 6 VERIFICATION: UP-FRONT INCOME VERIFICATION (UIV) Removed</p>	<p>7-I.E. LEVEL 5 AND 6 VERIFICATION: UP-FRONT INCOME VERIFICATION (UIV) The PHA will utilize all EIV reports as mandated and required by HUD. Upfront Income Verification Using HUD's Enterprise Income Verification (EIV) System (Mandatory). Pursuant to HOTMA updated effective January 1, 2024, PHA is not required to use of EIV for interim recertifications.</p>
7-10	<p>7-I.E. LEVEL 5 AND 6 VERIFICATION: UP-FRONT INCOME VERIFICATION (UIV) EIV Income and IVT Reports Except for when Safe Harbor verification from another means-tested federal assistance program is used to determine the family's annual income, the PHA will obtain EIV Income and IVT reports for all annual reexaminations for all families on a monthly basis. Reports will be generated as part of the regular reexamination process. The PHA will ensure that all EIV Income Reports are pulled within 120 days of the effective date of the annual reexamination. Income and IVT reports will only be used for interim reexaminations as necessary. For example, EIV may be used to verify that families claiming zero income are not receiving income from any sources listed in EIV. Income and IVT reports will be retained in resident files with the applicable annual documents or interim reexamination documents (if applicable) for the duration of tenancy. When the PHA determines through EIV reports and third-party verification that a family has concealed or under-reported income, corrective action will be taken pursuant to the policies in Chapter 15, Program Integrity.</p>	<p>7-I.E. LEVEL 5 AND 6 VERIFICATION: UP-FRONT INCOME VERIFICATION (UIV) EIV Income and IVT Reports The PHA will obtain income and IVT reports for annual reexaminations on a monthly basis. Reports will be generated as part of the regular reexamination process. Income and IVT reports will be compared to family-provided information as part of the annual reexamination process. Income reports may be used in the calculation of annual income, as described in Chapter 6.I.C. Income reports may also be used to meet the regulatory requirement for third party verification, as described above. Policies for resolving discrepancies between income and IVT reports and family-provided information will be resolved as described in Chapter 6.I.C. and in this chapter. Income and IVT reports will be used in interim reexaminations to identify any discrepancies between reported income and income shown in the EIV system, and as necessary to verify earned income, and to verify and calculate unemployment benefits, Social Security and/or SSI benefits. EIV will also be used to verify that families claiming zero income are not receiving income from any of these sources. Income and IVT reports will be retained in resident files with the applicable annual or interim reexamination documents. When the PHA determines through EIV reports and third-party verification that a family has concealed or under-reported income, corrective action will be taken pursuant to the policies in Chapter 15, Program Integrity.</p>
7-11	<p>7-I.E. LEVEL 5 AND 6 VERIFICATION: UP-FRONT INCOME VERIFICATION (UIV) New Hires Report [Notice PIH 2023-27] In accordance with PHA policies in Chapter 9, the PHA does not process interim reexaminations for families who have increases in earned income. Except for instances in which the PHA uses Safe Harbor income determinations to determine a family's annual income, the PHA will only review the New Hires Report at annual reexamination.</p>	<p>7-I.E. LEVEL 5 AND 6 VERIFICATION: UP-FRONT INCOME VERIFICATION (UIV) New Hires Report [Notice PIH 2023-27] None</p>
7-12	<p>7-I.E. LEVEL 5 AND 6 VERIFICATION: UP-FRONT INCOME VERIFICATION (UIV) No Income Reported by HHS or SSA Report The PHA will generate the No Income Reported by HHS or SSA Report quarterly and will retain the report. The PHA will re-verify the status of tenants identified on the report quarterly. Based on the information provided by the family and in EIV,</p>	<p>7-I.E. LEVEL 5 AND 6 VERIFICATION: UP-FRONT INCOME VERIFICATION (UIV) No Income Reported by HHS or SSA Report None</p>

	<p>the PHA may require that family members provide verifications or sign release forms in order to obtain additional verification.</p> <p>When the PHA determines through this report and third-party verification that a family has concealed or under-reported income, corrective action will be taken pursuant to the policies in Chapter 15, Program Integrity.</p>	
7-13	<p>7-I.E. LEVEL 5 AND 6 VERIFICATION: UP-FRONT INCOME VERIFICATION (UIV)</p> <p>Deceased Tenants Reports [Notice PIH 2012-4 and Notice PIH 2023-27]</p> <p>The PHA will review the Deceased Tenants Report on a monthly basis.</p>	<p>7-I.E. LEVEL 5 AND 6 VERIFICATION: UP-FRONT INCOME VERIFICATION (UIV)</p> <p>Deceased Tenants Reports [Notice PIH 2012-4 and Notice PIH 2023-27]</p> <p>None</p>
7-13	<p>7-I.E. LEVEL 5 AND 6 VERIFICATION: UP-FRONT INCOME VERIFICATION (UIV)</p> <p>Upfront Income Verification Using Non-HUD Systems</p> <p>The PHA will inform all applicants and residents of its use of the following UIV resources during the admission and reexamination process:</p> <ul style="list-style-type: none"> • HUD's EIV system • Rent Grow Screening 	<p>7-I.E. LEVEL 5 AND 6 VERIFICATION: UP-FRONT INCOME VERIFICATION (UIV)</p> <p>Upfront Income Verification Using Non-HUD Systems</p> <p>The PHA will inform all applicants and residents of its use of the following UIV resources during the admission and reexamination process:</p> <ul style="list-style-type: none"> • HUD's EIV system • Theworknumber.com
7-14	<p>7-I.F. LEVEL 4 VERIFICATION [Notice PIH 2023-27]</p> <p>EIV + Self-Certification</p> <p>At annual reexamination, if the PHA is unable to use a determination of income from a means-tested federal assistance program and if there are no reported changes to an income source, the PHA will use EIV + self-certification as verification of employment income, provided the family agrees with the amounts listed in EIV.</p> <p>The PHA will use an average of the last two quarters of income listed in EIV to determine income from employment. The PHA will provide the family with the information in EIV. The family will be required to sign a self-certification stating that the amount listed in EIV is accurate and representative of current income. If the family disagrees with the amount in EIV, the amount is not reflective of current income, or if less than two quarters are available in EIV, the PHA will use written third-party verification from the source as outlined below.</p> <p>The PHA will not use this method of verification at new admission since EIV is not available for applicant families or at interim reexamination since the income information in EIV is not current.</p>	<p>7-I.F. LEVEL 4 VERIFICATION [Notice PIH 2023-27]</p> <p>EIV + Self-Certification</p> <p>None</p>
7-20	<p>7-II.B. SOCIAL SECURITY NUMBERS [24 CFR 5.216 and Notice PIH 2023-27]</p> <p>The PHA will verify an individual's SSN in the situations described above using the method described above as a last resort when no other forms of verification of the individual's SSN are available.</p> <p>The PHA will explain to the applicant or resident the reasons the document is not acceptable and request that the individual obtain and submit acceptable documentation of the SSN to the PHA within 90 days. The PHA will grant one additional 90-day extension if needed for reasons beyond the applicant's control, such as delayed processing of the SSN application by the SSA, natural disaster, fire, death in the family, or other emergency.</p> <p>The PHA will grant one additional 90-day extension if needed for reasons beyond the resident's control such as delayed processing of the SSN application by the SSA, natural disaster, fire, death in the family, or other emergency.</p> <p>The PHA will verify each disclosed SSN by:</p> <p>Obtaining documentation from applicants and residents that is acceptable as evidence of social security numbers</p> <p>Making a copy of the original documentation submitted, returning it to the individual, and retaining a copy in the file folder</p> <p>Once an individual's status is classified as "verified" in HUD's EIV system, the PHA will not remove and destroy copies of documentation accepted as e</p> <p>The PHA will grant one additional 90-day extension if needed for reasons beyond the resident's control such as delayed processing of the SSN application by the SSA, natural disaster, fire, death in the family, or other emergency. evidence of social security numbers.</p> <p>The PHA will verify each disclosed SSN by:</p> <p>Obtaining documentation from applicants and residents that is acceptable as evidence of social security numbers</p> <p>Making a copy of the original documentation submitted, returning it to the individual, and retaining a copy in the file folder</p> <p>The PHA will verify each disclosed SSN by:</p> <p>Obtaining documentation from applicants and residents that is acceptable as evidence of social security numbers</p>	<p>7-II.B. SOCIAL SECURITY NUMBERS [24 CFR 5.216 and Notice PIH 2023-27]</p> <p>The PHA will explain to the applicant or resident the reasons the document is not acceptable and request that the individual obtain and submit acceptable documentation of the SSN to the PHA within 90 days. The PHA will grant one additional 90-day extension if needed for reasons beyond the applicant's control, such as delayed processing of the SSN application by the SSA, natural disaster, fire, death in the family, or other emergency.</p>

	<p>Making a copy of the original documentation submitted, returning it to the individual, and retaining a copy in the file folder</p>	
7-29	<p>7-III.B. BUSINESS AND SELF EMPLOYMENT INCOME Business owners and self-employed persons will be required to provide: Income tax returns with corresponding official tax forms and schedules attached and including third-party receipt of transmission for income tax return filed (i.e., tax preparer's transmittal receipt, summary of transmittal from online source, etc.). If accelerated depreciation was used on the tax return or financial statement, an accountant's calculation of depreciation expense, computed using straight-line depreciation rules. For self-employed individuals who claim they do not have to file tax returns, the PHA will obtain a completed copy of IRS Form 4506-T to verify that no return has been filed. For those employed in "gig employment" (i.e., those in formal agreements with on-demand companies such as Uber, Lyft, or DoorDash), the PHA will provide a format for the individual to declare their income and expenses. The PHA will also review the printed statement of monthly income from the applicable app for all hours worked and pay received as well as Schedule C of the individual's tax return and the corresponding IRS Form 1099 or 1099k. The PHA will provide a format for any person who is unable to provide such a statement to record income and expenses for the coming year. The business owner/self-employed person will be required to submit the information requested and to certify to its accuracy at all future reexaminations. At any reexamination the PHA may request documents that support submitted financial statements such as manifests, appointment books, cash books, or bank statements. If a family member has been self-employed less than three (3) months, the PHA will accept the family member's certified estimate of income and schedule an interim reexamination in three (3) months. If the family member has been self-employed for three (3) to twelve (12) months, the PHA will require the family to provide documentation of income and expenses for this period and use that information to project income.</p>	<p>7-III.B. BUSINESS AND SELF EMPLOYMENT INCOME Business owners and self-employed persons will be required to provide: An audited financial statement for the previous fiscal year if an audit was conducted. If an audit was not conducted, a statement of income and expenses must be submitted and the business owner or self-employed person must certify to its accuracy. All schedules completed for filing federal and local taxes in the preceding year. If accelerated depreciation was used on the tax return or financial statement, an accountant's calculation of depreciation expense, computed using straight-line depreciation rules. The PHA will provide a format for any person who is unable to provide such a statement to record income and expenses for the coming year. The business owner/self-employed person will be required to submit the information requested and to certify to its accuracy at all future reexaminations. At any reexamination the PHA may request documents that support submitted financial statements such as manifests, appointment books, cash books, or bank statements. If a family member has been self-employed less than three (3) months, the PHA will accept the family member's certified estimate of income and schedule an interim reexamination in three (3) months. If the family member has been self-employed for three (3) to twelve (12) months the PHA will require the family to provide documentation of income and expenses for this period and use that information to project income.</p>
7-32	<p>7-III.D. ALIMONY OR CHILD SUPPORT [Notice PIH 2023-27] depending on whether the family declares that it receives regular payments. If the family declares that it receives regular payments, verification will be obtained in the following order of priority: Copies of the receipts and/or payment stubs for the 12 months prior to PHA request Third-party verification form from the state or local child support enforcement agency Third-party verification form from the person paying the support Family's self-certification of amount received Note: Families are not required to undertake independent enforcement action.</p>	<p>7-III.D. ALIMONY OR CHILD SUPPORT [Notice PIH 2023-27] The methods the PHA will use to verify alimony and child support payments differ depending on whether the family declares that it receives regular payments. If the family declares that it receives regular payments, verification will be obtained in the following order of priority: Copies of the receipts and/or payment stubs for the 60 days prior to PHA request Third-party verification form from the state or local child support enforcement agency Third-party verification form from the person paying the support Family's self-certification of amount received If the family declares that it receives irregular or no payments, in addition to the verification process listed above, the family must provide evidence that it has taken all reasonable efforts to collect amounts due. This may include: A statement from any agency responsible for enforcing payment that shows the family has requested enforcement and is cooperating with all enforcement efforts If the family has made independent efforts at collection, a written statement from the attorney or other collection entity that has assisted the family in these efforts</p>
7-32	<p>7-III.E. NONRECURRING INCOME [Notice PIH 2023-27] The PHA will accept self-certification from the family stating that income will not be repeated in the coming year. However, the PHA may choose, on a case-by-case basis, to require third-party verification that income sources will not be repeated in the coming year.</p>	<p>7-III.E. NONRECURRING INCOME [Notice PIH 2023-27] None</p>
7-33	<p>7-III.F. ASSETS AND INCOME FROM ASSETS Net Family Assets [24 CFR 5.603] For families with net assets totaling \$50,000 or less, the PHA will accept the family's self-certification of the value of family assets and anticipated asset income. The family's declaration must show each asset and the amount of income expected from that asset. All family members 18 years of age and older must sign the family's declaration. The PHA reserves the right to require additional verification in situations where the accuracy of the declaration is in question. Any income the family expects to receive from assets will be included in the family's annual</p>	<p>7-III.F. ASSETS AND INCOME FROM ASSETS Net Family Assets [24 CFR 5.603] None</p>

	<p>income. The family will be required to provide third-party verification of net family assets every three years.</p> <p>When verification is required, in determining the value of checking or savings accounts, the PHA will use the current balance.</p> <p>In determining the anticipated income from an interest-bearing checking or savings account when verification is required and the rate of return is known, the PHA will multiply the current balance of the account by the current rate of interest paid on the account. If a checking account does not bear interest, the anticipated income from the account is zero.</p>	
7-34	<p>Self-Certification of Real Property Ownership [24 CFR 5.618(b)(2)]</p> <p>Both at admission and reexam, the PHA will accept self-certification from the family that the family does not have any present ownership in any real property. The certification will state that the family does not have any present ownership interest in any real property and must be signed by all family members 18 years of age and older. The PHA reserves the right to require additional verification in situations where the accuracy of the declaration is in question.</p> <p>If the family declares they have a present ownership in real property, the PHA will obtain third-party verification of the following factors: whether the family has the legal right to reside in the property; whether the family has effective legal authority to sell the property; and whether the property is suitable for occupancy by the family as a residence. However, in cases where a family member is a victim of domestic violence, dating violence, sexual assault, or stalking, the PHA will comply with confidentiality requirements under 24 CFR 5.2007 and will accept a self-certification.</p>	<p>Self-Certification of Real Property Ownership [24 CFR 5.618(b)(2)]</p> <p>None</p>
7-35	<p>7-III.G. ASSETS DISPOSED OF FOR LESS THAN FAIR MARKET VALUE</p> <p>The PHA will accept a self-certification from a family as verification of assets disposed of for less than fair market value.</p> <p>The PHA will verify the value of assets disposed of only if:</p> <p>The PHA does not already have a reasonable estimation of its value from previously collected information, or</p> <p>The amount reported by the family in the certification appears obviously in error.</p>	<p>7-III.G. ASSETS DISPOSED OF FOR LESS THAN FAIR MARKET VALUE</p> <p>The PHA will verify the value of assets disposed of only if:</p> <p>The PHA does not already have a reasonable estimation of its value from previously collected information, or</p> <p>The amount reported by the family in the certification appears obviously in error.</p>
7-36	<p>7-III.J. RETIREMENT ACCOUNTS</p> <p>The PHA will accept an original document from the entity holding the account dated no earlier than 12 months before that reflects any distributions of the account balance, any lump sums taken and any regular payments.</p>	<p>7-III.J. RETIREMENT ACCOUNTS</p> <p>The PHA will accept written third-party documents supplied by the family as evidence of the status of retirement accounts.</p> <p>The type of original document that will be accepted depends upon the family member's retirement status.</p> <p>Before retirement, the PHA will accept an original document from the entity holding the account with a date that shows it is the most recently scheduled statement for the account but in no case earlier than 6 months from the effective date of the examination.</p> <p>Upon retirement, the PHA will accept an original document from the entity holding the account that reflects any distributions of the account balance, any lump sums taken and any regular payments.</p> <p>After retirement, the PHA will accept an original document from the entity holding the account dated no earlier than 12 months before that reflects any distributions of the account balance, any lump sums taken and any regular payments.</p>
7-38	<p>7-III.L. ZERO INCOME REVIEWS [Notice PIH 2023-27]</p> <p>The PHA will check UIV sources and/or may request information from third-party sources to verify that certain forms of income such as unemployment benefits, TANF, SS, SSI, earned income, child support, etc. are not being received by families claiming to have zero annual income.</p> <p>The PHA will also require that each family member who claims zero income status complete a zero income form. If any sources of income are identified on the form, the PHA will verify the income in accordance with the policies in this chapter prior to including the income in the family's annual income.</p> <p>The PHA will only conduct interims in accordance with PHA policy in Chapter 9.</p>	<p>7-III.I. ZERO ANNUAL INCOME STATUS</p> <p>The PHA will check UIV sources and/or request information from third-party sources to verify that certain forms of income such as unemployment benefits, TANF, SS, SSI, earned income, etc. are not being received by families claiming to have zero annual income.</p>
7-39	<p>7-III.J. DETERMIANTION OF FAMILY INCOME USING OTHER MEANS TESTED PUBLIC ASSITANCE (I.E., SAFE HARBOR)[24 CFR 5.609(C)(3); 891.105]</p> <p>Removed</p>	<p>7-III.J. DETERMIANTION OF FAMILY INCOME USING OTHER MEANS TESTED PUBLIC ASSITANCE (I.E., SAFE HARBOR)[24 CFR 5.609(C)(3); 891.105]</p> <p>Pursuant to HOTMA updated effective January 1, 2024, PHA may allow the use of income information (e.g., third party documentation or data) from other federal means-tested programs, such as the federal Special Supplemental Nutrition Program for Women, Infants, and Children (WIC), Department of Children and Families (DFC), Early Learning Coalition of Broward County (ELC), Veterans Administration and</p>

		<p>Supplemental Security Income (SSI) program to determine a family's income, as long as the means-tested eligibility determination provided includes name, income, household size, and eligibility determination date.</p> <p>Means-Tested verifications may be accepted at reexamination and admission. If a family provides multiple verifications from the same or multiple means the PHA will use the most current dated document.</p>
7-41	<p>7-IV.B. HEALTH AND MEDICAL CARE EXPENSE DEDUCTION Amount of Expense Medical expenses will be verified through: Written third-party documents provided by the family, such as pharmacy printouts or receipts. The PHA will make a best effort to determine what expenses from the past are likely to continue to occur in the future. The PHA will also accept evidence of monthly payments or total payments that will be due for medical expenses during the upcoming 12 months. Written third-party verification forms if the family is unable to provide acceptable documentation. If third-party or document review is not possible, written family certification as to costs anticipated to be incurred during the upcoming 12 months. Before placing bills and documentation in the tenant file, the PHA will redact all personally identifiable information. If the PHA receives documentation from a verification source that contains the individual's specific diagnosis, information regarding the individual's treatment, and/or information regarding the nature or severity of the person's disability, the PHA will immediately dispose of this confidential information; this information will never be maintained in the individual's file. If the information needs to be disposed of, the PHA will note in the individual's file that verification was received, the date received, and the name and address of the person/organization that provided the verification. Under no circumstances will PHA include an applicant's or resident's medical records in the file [Notice PIH 2010-26].</p>	<p>7-IV.B. HEALTH AND MEDICAL CARE EXPENSE DEDUCTION Amount of Expense Medical expenses will be verified through: Written third-party documents provided by the family, such as pharmacy printouts or receipts. The PHA will make a best effort to determine what expenses from the past are likely to continue to occur in the future. The PHA will also accept evidence of monthly payments or total payments that will be due for medical expenses during the upcoming 12 months. Written third-party verification forms, if the family is unable to provide acceptable documentation. If third-party or document review is not possible, written family certification as to costs anticipated to be incurred during the upcoming 12 months.</p>
8-11	<p>8-II.B. TYPES OF INSPECTIONS Annual Inspections [24 CFR 5.705] Removed</p>	<p>8-II.B. TYPES OF INSPECTIONS Annual Inspections [24 CFR 5.705] The PHA will inspect all occupied units annually using HUD's National Standards for the Physical Inspection of Real Estate (NSPIRE).</p>
8-14	<p>8-II.B. PHA-CONDUCTED INSPECTIONS Attendance at Inspections While the resident is required to be present for move-in inspections, the resident is not required to be present for other types of inspections. The resident may attend the inspection if they wish. If no one is at home, the inspector will enter the unit, conduct the inspection and leave a copy of the inspection report in the unit.</p>	<p>8-II.B. PHA-CONDUCTED INSPECTIONS Attendance at Inspections Except at move-in inspections, the resident is not required to be present for the inspection. The resident may attend the inspection if he or she wishes. If no one is at home, the inspector will enter the unit, conduct the inspection and leave a copy of the inspection report in the unit.</p>
8-15	<p>8-II.D. INSPECTION RESULTS Emergency Repairs [24 CFR 966.4(h)] Removed</p>	<p>8-II.D. INSPECTION RESULTS Emergency Repairs [24 CFR 966.4(h)] When conditions in the unit are hazardous to life, health, or safety, the PHA will make repairs or otherwise abate the situation within 24 hours. Defects hazardous to life, health or safety include, but are not limited to, the following: Any condition that jeopardizes the security of the unit Major plumbing leaks or flooding, waterlogged ceiling or floor in imminent danger of falling Natural or LP gas or fuel oil leaks Any electrical problem or condition that could result in shock or fire Absence of a working heating system when outside temperature is below 60 degrees Fahrenheit Utilities not in service, including no running hot water Conditions that present the imminent possibility of injury Obstacles that prevent safe entrance or exit from the unit Absence of a functioning toilet in the unit Inoperable smoke detectors/carbon monoxide detectors</p>
8-16	<p>8-II.D. INSPECTION RESULTS Non-emergency Repairs The PHA will correct non-life-threatening health and safety defects within 15 business days of the inspection date. If the PHA is unable to make repairs within that period due to circumstances beyond the PHA's control (e.g. required parts or services are not available, weather conditions, etc.) the PHA will notify the family of an estimated date of completion. The family must allow the PHA access to the unit to make repairs.</p>	<p>8-II.D. INSPECTION RESULTS Non-emergency Repairs The PHA will notify the resident in writing at least 48 hours prior to any non-emergency inspection. For regular annual inspections, the family will receive at least 2 weeks written notice of the inspection to allow the family to prepare the unit for the inspection.</p>

	<p>Except for emergencies, management will not enter the dwelling unit to perform repairs where a pet resides unless accompanied for the entire duration of the repair by the pet owner or responsible person designated by the pet owner in accordance with the pet policies in Section 10-II.D.</p>	<p>Entry for repairs requested by the family will not require prior notice. Resident-requested repairs presume permission for the PHA to enter the unit.</p>
8-16	<p>8-II.D. INSPECTION RESULTS Housekeeping Residents whose housekeeping habits pose a non-emergency health or safety risk, encourage insect or rodent infestation, or cause damage to the unit are in violation of the lease. In these instances, the PHA will provide proper notice of a lease violation. A reinspection will be conducted within 30 days to confirm that the resident has complied with the requirement to abate the problem. Failure to abate the problem or allow for a reinspection is considered a violation of the lease and may result in termination of tenancy in accordance with Chapter 13. Notices of lease violation will also be issued to residents who purposely disengage the unit's smoke detector and/or carbon monoxide alarm. Only one warning will be given. A second incidence will result in lease termination.</p>	<p>8-II.D. INSPECTION RESULTS Housekeeping Residents whose housekeeping habits pose a non-emergency health or safety risk, encourage insect or rodent infestation, or cause damage to the unit are in violation of the lease. In these instances, the PHA will provide proper notice of a lease violation. A reinspection will be conducted within 30 days to confirm that the resident has complied with the requirement to abate the problem. Failure to abate the problem or allow for a reinspection is considered a violation of the lease and may result in termination of tenancy in accordance with Chapter 13. Notices of lease violation will also be issued to residents who purposely disengage the unit's smoke detector. Only one warning will be given. A second incidence will result in lease termination.</p>
8-17	<p>8-II.C. NSPIRE INSPECTIONS [24 CFR 5.705(c); Notice PIH 2023-16] Notice to Residents [Notice PIH 2023-16] The PHA will provide all residents with at least seven days' notice of an NSPIRE inspection. Notice will be provided through multiple communication methods, including by posted notice on each resident's door and through email where applicable. All materials, notices, and communications to families regarding the inspection will be clearly communicated and provided in a manner that is effective for persons with hearing, visual, and other communication-related disabilities consistent with Section 504 of the Rehabilitation Act (Section 504) and HUD's Section 504 regulation, and Titles II or III of the Americans with Disabilities Act (ADA) and implementing regulations.</p>	<p>8-II.C. NSPIRE INSPECTIONS [24 CFR 5.705(c); Notice PIH 2023-16] Notice to Residents [Notice PIH 2023-16] None</p>
8-18	<p>8-II.C. NSPIRE INSPECTIONS [24 CFR 5.705(c); Notice PIH 2023-16] 24-Hour Corrections [24 CFR 5.711(c); Notice PIH 2023-16] The PHA will correct all Life-Threatening and Severe deficiencies within 24 hours. Correcting the deficiency means the PHA will resolve or sufficiently address the deficiency in a manner that it no longer poses a severe health or safety risk to residents or the hazard is blocked until permanent repairs can be completed. A correction could include controlling or blocking access to the hazard by performing a temporary relocation of the resident while repairs are made. While the PHA will complete all repairs expeditiously, if a permanent repair is not possible within 24-hours, the PHA will correct the deficiency by performing an interim repair to remove the health and safety hazard. If the correction is temporary or professional services or materials are unavailable within 24 hours, the PHA will provide a target date for permanent correction. Such interim repairs will be fully completed within a reasonable timeframe approved by HUD. The family must allow the PHA access to the unit to make repairs.</p>	<p>8-II.C. NSPIRE INSPECTIONS [24 CFR 5.705(c); Notice PIH 2023-16] 24-Hour Corrections [24 CFR 5.711(c); Notice PIH 2023-16] None</p>
8-18	<p>8-II.C. NSPIRE INSPECTIONS [24 CFR 5.705(c); Notice PIH 2023-16] Non-emergency Repairs If the PHA is unable to make repairs within the periods identified in the NSPIRE standards due to circumstances beyond the PHA's control (e.g., required parts or services are not available, weather conditions, etc.), the PHA will provide HUD with a timeframe for completing permanent repairs and obtain HUD approval. The PHA will also notify the family of an estimated date of completion. The family must allow the PHA access to the unit to make repairs. Except for emergencies, management will not enter the dwelling unit to perform repairs where a pet resides unless accompanied for the entire duration of the repair by the pet owner or responsible person designated by the pet owner in accordance with the pet policies in Section 10-II.D.</p>	<p>8-II.C. NSPIRE INSPECTIONS [24 CFR 5.705(c); Notice PIH 2023-16] Non-emergency Repairs None</p>
9-9	<p>9-II.B. FULL REEXAMINATION OF FAMILY INCOME AND COMPOSITION Frequency of Reexamination For families paying flat rents, the PHA will conduct a full reexamination of family income and composition once every three years. However, for flat rent families who become over-income, this policy will not apply. The PHA will instead conduct an interim reexamination at 12 and 24 months following the initial over-income determination as needed to verify the family remains over-income. The family will continue to be given a choice between income-based and flat rent at each annual reexamination during the over-income grace period.</p>	<p>9-II.B. FULL REEXAMINATION OF FAMILY INCOME AND COMPOSITION Frequency of Reexamination For families paying flat rents, the PHA will conduct a full reexamination of family income and composition once every three years.</p>

	<p>If the family is subsequently determined to no longer be over-income: If the determination is the result of an annual reexamination, the family will be given a choice between income-based or flat rent at reexam. If the family selects flat rent, the PHA will resume reexamination of family income and composition once every three years.</p> <p>If determination is as a result of an interim reexamination, the PHA will conduct an annual reexamination for the family at their next scheduled annual date. If the family selects flat rent, the PHA will resume reexamination of family income and composition once every three years. Families will only be given the choice between income-based and flat rent at annual reexamination.</p>	
9-13	<p>9-III.B. CHANGES IN FAMILY AND HOUSEHOLD COMPOSITION Reporting</p> <p>All families, those paying income-based rent as well as flat rent, must report all changes in family and household composition that occur between annual reexaminations (or annual updates) within 10 business days of the change.</p> <p>The PHA will conduct interim reexaminations to account for any changes in household composition that occur between annual reexaminations.</p>	<p>9-III.B. CHANGES IN FAMILY AND HOUSEHOLD COMPOSITION Reporting</p> <p>All families, those paying income-based rent as well as flat rent, must report all changes in family and household composition that occur between annual reexaminations (or annual updates).</p> <p>The PHA will conduct interim reexaminations to account for any changes in household composition that occur between annual reexaminations.</p>
9-16	<p>9-III.C. CHANGES AFFECTING INCOME OR EXPENSES PHA-initiated Interim Reexaminations</p> <p>Removed</p>	<p>9-III.C. CHANGES AFFECTING INCOME OR EXPENSES PHA-initiated Interim Reexaminations</p> <p>The PHA will conduct interim reexaminations in each of the following instances:</p> <p>For families receiving the Earned Income Disallowance (EID), the PHA will conduct an interim reexamination at the start, to adjust the exclusion with any changes in income, and at the conclusion of the 24-month eligibility period.</p> <p>If the family has reported zero income, the PHA will conduct an interim reexamination every 3 months as long as the family continues to report that they have no income.</p> <p>If at the time of the annual reexamination, it is not feasible to anticipate a level of income for the next 12 months (e.g. seasonal or cyclic income), the PHA will schedule an interim reexamination to coincide with the end of the period for which it is feasible to project income.</p> <p>If at the time of the annual reexamination, tenant declarations were used on a provisional basis due to the lack of third-party verification, and third-party verification becomes available, the PHA will conduct an interim reexamination.</p> <p>The PHA may conduct an interim reexamination at any time in order to correct an error in a previous reexamination, or to investigate a tenant fraud complaint.</p>
9-17	<p>Interim Increases [24 CFR 960.257(b)(3) and Notice PIH 2023-27]</p> <p>When a family reports an increase in their earned income between annual reexaminations, the PHA will not conduct an interim reexamination, regardless of the amount of the increase, and regardless of whether there was a previous decrease since the family's last annual reexamination.</p> <p>The PHA will process an interim reexamination for any increases in unearned income of 10 percent or more in adjusted income.</p> <p>The PHA will not perform an interim reexamination when a family reports an increase in income (whether earned or unearned income) within three months of their annual reexamination effective date. However, families who delay reporting income increases until the last three months of their certification period may be subject to retroactive rent increases in accordance with the PHA policies in Chapter 15.</p>	<p>Interim Increases [24 CFR 960.257(b)(3) and Notice PIH 2023-27]</p> <p>None</p>
9-19	<p>9-III.C. CHANGES AFFECTING INCOME OR EXPENSES Family Reporting</p> <p>The family will be required to report all changes in income regardless of the amount of the change, whether the change is to earned or unearned income, or if the change occurred during the last three months of the certification period. Families must report changes in income within 10 business days of the date the change takes effect. The family may notify the PHA of changes either orally or in writing. If the family provides oral notice, the PHA may also require the family to submit the changes in writing.</p> <p>Within 10 business days of the family reporting the change, the PHA will determine whether the change will require an interim reexamination. If the change will not result in an interim reexamination, the PHA will note the information in the tenant file but will not conduct an interim reexamination. The PHA will send the family written notification within 10 business days of making this determination informing the family that the PHA will not conduct an interim reexamination.</p>	<p>9-III.C. CHANGES AFFECTING INCOME OR EXPENSES Family-Initiated Interim Reexaminations Required Reporting</p> <p>Families are required to report all increases in earned income, including new employment, within 10 business days of the date the change takes effect.</p> <p>The PHA will only conduct interim reexaminations for families that qualify for the earned income disallowance (EID), and only when the EID family's rent will change as a result of the increase. In all other cases, the PHA will note the information in the tenant file, but will not conduct an interim reexamination.</p> <p>Families are not required to report any other changes in income or expenses.</p>

	<p>If the change will result in an interim reexamination, the PHA will determine the documentation the family will be required to submit based on the type of change reported and PHA policies in Chapter 7. The PHA will ask the family to report changes in all aspects of adjusted income at this time. The family must submit any required information or documents within 10 business days of receiving a request from the PHA. This time frame may be extended for good cause with PHA approval. The PHA will accept required documentation by mail, email, fax, or in person. The PHA will conduct the interim within a reasonable time period based on the amount of time it takes to verify the information.</p>	
9-20	<p>9-III.C. CHANGES AFFECTING INCOME OR EXPENSES Optional Reporting Removed</p>	<p>9-III.C. CHANGES AFFECTING INCOME OR EXPENSES Optional Reporting If a family reports a change that it was not required to report and that would result in an increase in the tenant rent, the PHA will note the information in the tenant file, but will not conduct an interim reexamination. If a family reports a change that it was not required to report and that would result in a decrease in the tenant rent, the PHA will conduct an interim reexamination. See Section 9-III.D. for effective dates. Families may report changes in income or expenses at any time.</p>
9-20	<p>9-III.D. PROCESSING THE INTERIM REEXAMINATION Method of Reporting Removed</p>	<p>9-III.D. PROCESSING THE INTERIM REEXAMINATION Method of Reporting The family may notify the PHA of changes either orally or in writing. If the family provides oral notice, the PHA may also require the family to submit the changes in writing. Generally, the family will not be required to attend an interview for an interim reexamination. However, if the PHA determines that an interview is warranted, the family may be required to attend. Based on the type of change reported, the PHA will determine the documentation the family will be required to submit. The family must submit any required information or documents within 10 business days of receiving a request from the PHA. This time frame may be extended for good cause with PHA approval. The PHA will accept required documentation by mail, by email, by fax, or in person.</p>
9-20	<p>9-III.D. PROCESSING THE INTERIM REEXAMINATION Effective Dates Removed</p>	<p>9-III.D. PROCESSING THE INTERIM REEXAMINATION Effective Dates If the tenant rent is to increase: The increase generally will be effective on the first of the month following 30 days' notice to the family. If a family fails to report a change within the required time frames, or fails to provide all required information within the required time frames, the increase will be applied retroactively, to the date it would have been effective had the information been provided on a timely basis. The family will be responsible for any underpaid rent and may be offered a repayment agreement in accordance with the policies in Chapter 16. If the tenants rent is to decrease: The decrease will be effective on the first day of the month following the month in which the change was reported. In cases where the change cannot be verified until after the date the change would have become effective, the change will be made retroactively.</p>
12-4	<p>12-II.B. TYPES OF PHA REQUIRED TRANSFERS The types of transfers that may be required by the PHA, include, but are not limited to, transfers to make an accessible unit available for a disabled family, transfers to comply with occupancy standards, transfers for demolition, disposition, revitalization, or rehabilitation, and emergency transfers as discussed in Part I of this chapter. Transfers required by the PHA are mandatory for the tenant. The family will be given 15 days to vacate the unit after receipt of written notice.</p>	<p>12-II.B. TYPES OF PHA REQUIRED TRANSFERS The types of transfers that may be required by the PHA, include, but are not limited to, transfers to make an accessible unit available for a disabled family, transfers to comply with occupancy standards, transfers for demolition, disposition, revitalization, or rehabilitation, and emergency transfers as discussed in Part I of this chapter. Transfers required by the PHA are mandatory for the tenant.</p>
15-9	<p>15-II.C. PHA-CAUSED ERRORS OR PROGRAM ABUSE PHA Reimbursement to Family Removed</p>	<p>15-II.C. PHA-CAUSED ERRORS OR PROGRAM ABUSE PHA Reimbursement to Family The PHA will reimburse a family for any family overpayment of rent, regardless of whether the overpayment was the result of staff-caused error or staff program abuse.</p>

Attachment -

**HOUSING AUTHORITY OF THE CITY OF FORT LAUDERDALE - FL010
ANNUAL PLAN 2025
SIGNIFICANT AMENDMENT/SUBSTANTIAL DEVIATION**

The U.S. Department of Housing and Urban Development (HUD) mandates that HACFL must define substantial changes to the Agency Plan. A proposed change to the Agency Plan that qualifies as a substantial change must undergo a public process that includes: consultation with the residents, a public comment period, public notification of where and how the proposed change can be reviewed, local government review and approval by the HACFL Board of Commissioners.

The Housing Authority of the City of Fort Lauderdale (HACFL) is amending its current PHA Plan to add Special Admissions Preference.

Significant Amendment and Substantial Deviation/Modification include the following:

- Changes to Foster Children and Foster Adults;
- Changes to Restriction on Assistance Based on Assets;
- Changes to Other Permitted Reasons for Denial of Assistance (HCV) Criminal Activity;
- Changes to Opening and Closing the Waiting List;
- Changes to Briefings;
- Changes to Family Obligations;
- Changes to Determining Family Unit (Voucher) Size;
- Changes to Exceptions to Subsidy Standards;
- Changes to Household Composition and Income;
- Added: Anticipating Annual Income;
- Changes to Earned Income;
- Changes to Student Financial Assistance;
- Changes to Health and Medical Care Expense;
- Changes to Periodic Payments;
- Changes to Assets;
- Changes to Asset Inclusions and Exclusions;
- Changes to Adjusted Income;
- Changes to Determining Income from Assets;
- Changes to Child Care Expense Deduction
- Changes to Child Care Expenses
- Changes to Disability Assistance Expenses Deduction
- Changes to Hardship Exemptions;
- Changes to Permissive Deductions
- Changes to Applying Utility Allowances
- Changes to General Verification Requirements
- Changes to Use of Other Programs' Income Determinations
- Changes to Streamlined Income Determinations
- Changes to Up-Front Income Verification
- Changes to Level 1: Non Third Party Verification Technique
- Changes to Level 2: Oral Third-Party Verification
- Changes to Level 3 Verification
- Changes to Level 4 Verification
- Changes to Level 5 and 6 Verification
- Changes to Social Security Numbers
- Changes to Verifying Income and Assets

- Changes to Affecting Income or Expenses
- Changes to Interim Increases
- Changes to Business and Self-Employment Income
- Changes to Periodic Payments and Payments in Lieu of Earnings
- Changes to Nonrecurring Income
- Changes to Assets and income from Assets
- Changes to Alimony or Child Support
- Changes to Retirement Accounts
- Changes to Income from Excluded Sources
- Changes to Assets Disposed of for less than Fair Market
- Changes to Retirement Accounts
- Changes to Zero Income Reviews
- Changes to Types of PHA Required Transfers
- Changes to PHA Caused Errors or Program Abuse
- Changes to Disability Assistance Expenses
- Changes to Processing the Interim Reexamination
- Changes to Additional Local Requirements
- Changes to Owner and Family Responsibilities
- Changes to the Inspection Process
- Changes to the Initial Inspection
- Changes to Inspection Results and Reinspection units for HAP contract
- Changes to Inspection Results
- Changes to NSPIRE Results
- Changes to Types of Inspections
- Changes to PHA-Conducted Inspection
- Changes to Changes in Lease or Rent
- Changes to Restrictions on Moves
- Changes to Initial PHA Role
- Changes to Streamlined Annual Reexamination
- Changes to Calculating Annual Income at Annual Reexamination
- Changes to Family and Household Composition
- Changes to Affecting Income or Expenses
- Changes to Effective Dates
- Changes to Mandatory Policies and Other Authorized Terminations
- Changes to Terminations Related to Domestic Violence, Dating Violence, Sexual Assault, Stalking or Human Trafficking
- Changes to Termination Notice
- Changes to Statement of Family Obligations
- Changes to Owner Qualifications
- Changes to Foreclosure
- Changes to HAP Contract Term and Terminations
- Changes to Shared Housing
- Changes to Family Eligibility
- Changes to Home Inspections, Contract of Sale and PHA Disapproval of Seller
- Changes to Notification
- Changes to Inspecting Units
- Changes to HAP Contract Requirements
- Changes to Moves
- Changes to Project-Based VASH Vouchers
- Changes to Partnership and Supportive Services
- Changes to Organization of the Waiting List

- Changes to Tenant Screening

The HACFL certifies compliance with all applicable civil rights nondiscrimination and equal opportunity requirements, including, but not limited to, Title VI of the Civil Rights Act of 1964, the Fair Housing Act, Section 504 of the Rehabilitation Act of 1973, and Title II of the Americans with Disabilities Act of 1990 and will affirmatively further fair housing.

Exceptions:

- Changes under the above definitions that are required due to HUD regulations, federal statutes, state or local law/ordinances, or as a result of a declared national or local emergency will not be considered substantial deviation or significant amendment/modification.

<p>Certification by State or Local Official of PHA Plans Consistency with the Consolidated Plan or State Consolidated Plan (All PHAs)</p>	<p align="right"> U.S. Department of Housing and Urban Development Office of Public and Indian Housing OMB No. 2577-0226 Expires 3/31/2024 </p>
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Certification by State or Local Official of PHA Plans Consistency with the Consolidated Plan or State Consolidated Plan

I, Susan Grant, the City Manager certify that the 5-Year PHA Plan for fiscal years 2025-2029 and/or Annual PHA Plan for fiscal year 2025 of the FL010 - HOUSING AUTHORITY OF THE CITY OF FORT LAUDERDALE is consistent with the Consolidated Plan or State Consolidated Plan including the Analysis of Impediments (AI) to Fair Housing Choice or Assessment of Fair Housing (AFH) as applicable to the City of Fort Lauderdale pursuant to 24 CFR Part 91 and 24 CFR § 903.15.

Provide a description of how the PHA Plan's contents are consistent with the Consolidated Plan or State Consolidated Plan.

The City's Consolidated Plan is a comprehensive strategy used to address housing, economic and community development needs throughout the City. The Housing Authority (PHA) plans to create additional affordable housing using Section 8 vouchers, Low-Income Housing Tax Credits, Bonds, etc. Additionally, as part of the PHA's plan, they will convert the remaining housing units, improving the quality of their housing. Providing affordable housing (homeownership or rental) for very-low, low and moderate income individuals/families is a major component of the City's Consolidated Plan. Additionally, improving the quality of their housing units enhances the area. The PHA Plan is consistent with the City of Fort Lauderdale 2025-2029 HUD Consolidated Plan.

I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate. Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802).

Name of Authorized Official:	Susan Grant	Title:	City Manager
Signature:	Date:		

The United States Department of Housing and Urban Development is authorized to solicit the information requested in this form by virtue of Title 12, U.S. Code, Section 1701 et seq., and regulations promulgated thereunder at Title 12, Code of Federal Regulations. Responses to the collection of information are required to obtain a benefit or to retain a benefit. The information requested does not lend itself to confidentiality. This information is collected to ensure consistency with the consolidated plan or state consolidated plan.

Public reporting burden for this information collection is estimated to average 0.16 hours per year per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. HUD may not collect this information, and respondents are not required to complete this form, unless it displays a currently valid OMB Control Number.

Form identification: FL010-HOUSING AUTHORITY OF THE CITY OF FORT LAUDERDALE form HUD-50077-SL (Form ID - 1176) printed by Michelle Cardoso in HUD Secure Systems/Public Housing Portal at 08/22/2024 02:19PM EST

**Certifications of Compliance with
PHA Plan and Related Regulations
(Small PHAs)**

U.S. Department of Housing and Urban Development
Office of Public and Indian Housing
OMB No. 2577-0226
Expires 03/31/2024

**PHA Certifications of Compliance with PHA Plan, Civil Rights, and Related Laws and Regulations
including PHA Plan Elements that Have Changed**

Acting on behalf of the Board of Commissioners of the Public Housing Agency (PHA) listed below, as its Chairperson or other authorized PHA official if there is no Board of Commissioners, I approve the submission of the X 5-Year and/or X Annual PHA Plan, hereinafter referred to as "the Plan", of which this document is a part, and make the following certification and agreements with the Department of Housing and Urban Development (HUD) for the PHA fiscal year beginning 01.2025 in which the PHA receives assistance under 42 U.S.C. 1437f and/or 1437g in connection with the submission of the Plan and implementation thereof:

1. The Plan is consistent with the applicable comprehensive housing affordability strategy (or any plan incorporating such strategy) for the jurisdiction in which the PHA is located (24 CFR § 91.2).
2. The Plan contains a certification by the appropriate State or local officials that the Plan is consistent with the applicable Consolidated Plan, which includes a certification that requires the preparation of an Analysis of Impediments to Fair Housing Choice (AI) or Assessment of Fair Housing (AFH) as applicable, for the PHA's jurisdiction and a description of the manner in which the PHA Plan is consistent with the applicable Consolidated Plan (24 CFR §§ 91.2, 91.225, 91.325, and 91.425).
3. The PHA has established a Resident Advisory Board or Boards, the membership of which represents the residents assisted by the PHA, consulted with this Board or Boards in developing the Plan, and considered the recommendations of the Board or Boards (24 CFR § 903.13). The PHA has included in the Plan submission a copy of the recommendations made by the Resident Advisory Board or Boards and a description of the manner in which the Plan addresses these recommendations.
4. The PHA certifies that the following policies, programs, and plan components have been revised since submission of its last Annual PHA Plan (check all policies, programs, and components that have been changed):

- 903.7a Housing Needs
- 903.7b Deconcentration and Other Policies Governing Eligibility, Selection, Occupancy, and Admissions Policies
- 903.7c Financial Resources
- 903.7d Rent Determination Policies
- 903.7h Demolition and Disposition
- 903.7k Homeownership Programs
- 903.7r Additional Information
 - A. Progress in meeting 5-year mission and goals
 - B. Criteria for substantial deviation and significant amendments
 - C. Other information requested by HUD
 - 1. Resident Advisory Board consultation process
 - 2. Membership of Resident Advisory Board
 - 3. Resident membership on PHA governing board

The PHA provides assurance as part of this certification that:

- (i) The Resident Advisory Board had an opportunity to review and comment on the changes to the policies and programs before implementation by the PHA;
 - (ii) The changes were duly approved by the PHA Board of Directors (or similar governing body); and
 - (iii) The revised policies and programs are available for review and inspection, at the principal office of the PHA during normal business hours.
5. The PHA made the proposed Plan and all information relevant to the public hearing available for public inspection at least 45 days before the hearing, published a notice that a hearing would be held and conducted a hearing to discuss the Plan and invited public comment.
 6. The PHA certifies that it will carry out the public housing program of the agency in conformity with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d-2000d—4), the Fair Housing Act (42 U.S.C. 3601-19), Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794), title II of the Americans with Disabilities Act (42 U.S.C. 12101 et seq.), and other applicable civil rights requirements and that it will affirmatively further fair housing in the administration of the program. In addition, if it administers a Housing Choice Voucher Program, the PHA certifies that it will administer the program in conformity with the Fair Housing Act, title VI of the Civil Rights Act of 1964, Section 504 of the Rehabilitation Act of 1973, title II of the Americans with Disabilities Act, and other applicable civil rights requirements, and that it will affirmatively further fair housing in the administration of the program.
 7. The PHA will affirmatively further fair housing, which means that it will take meaningful actions to further the goals identified in the Assessment of Fair Housing (AFH) conducted in accordance with the requirements of 24 CFR § 5.150 through 5.180, that it will take no action that is materially inconsistent with its obligation to affirmatively further fair housing, and that it will address fair housing issues and contributing factors in its programs, in accordance with 24 CFR § 903.7(o)(3). The PHA will fulfill the requirements at 24 CFR § 903.7(o) and 24 CFR § 903.15(d). Until such time as the PHA is required to submit an AFH, the PHA will fulfill the requirements at 24 CFR § 903.7(o) promulgated prior to August 17, 2015, which means that it examines its programs or proposed programs; identifies any impediments to fair housing choice within those programs; addresses those impediments in a reasonable fashion in view of the resources available; works with local jurisdictions to implement any of the jurisdiction's initiatives to affirmatively further fair housing that require the PHA's involvement; and maintains records reflecting these analyses and actions.
 8. For a PHA Plan that includes a policy for site-based waiting lists:
 - The PHA regularly submits required data to HUD's 50058 PIC/IMS Module in an accurate, complete and timely manner (as specified in PIH Notice 2010-25);
 - The system of site-based waiting lists provides for full disclosure to each applicant in the selection of the development in which to reside, including basic information about available sites; and an estimate of the period of time the applicant would likely have to wait to be admitted to units of different sizes and types at each site;
 - Adoption of site-based waiting lists would not violate any court order or settlement agreement or be inconsistent with a pending complaint brought by HUD;
 - The PHA shall take reasonable measures to assure that such waiting list is consistent with affirmatively furthering fair housing; and
 - The PHA provides for review of its site-based waiting list policy to determine if it is consistent with civil rights laws and certifications, as specified in 24 CFR 903.7(c)(1).
 9. The PHA will comply with the prohibitions against discrimination on the basis of age pursuant to the Age Discrimination Act of 1975.
 10. In accordance with 24 CFR § 5.105(a)(2), HUD's Equal Access Rule, the PHA will not make a determination of eligibility for housing based on sexual orientation, gender identify, or marital status and will make no inquiries concerning the gender identification or sexual orientation of an applicant for or occupant of HUD-assisted housing.
 11. The PHA will comply with the Architectural Barriers Act of 1968 and 24 CFR Part 41, Policies and Procedures for the Enforcement of Standards and Requirements for Accessibility by the Physically Handicapped.
 12. The PHA will comply with the requirements of Section 3 of the Housing and Urban Development Act of 1968, Employment Opportunities for Low-or Very-Low Income Persons, and with its implementing regulation at 24 CFR Part 135.
 13. The PHA will comply with acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 and implementing regulations at 49 CFR Part 24 as applicable.
 14. The PHA will take appropriate affirmative action to award contracts to minority and women's business enterprises under 24 CFR 5.105(a).

15. The PHA will provide the responsible entity or HUD any documentation that the responsible entity or HUD needs to carry out its review under the National Environmental Policy Act and other related authorities in accordance with 24 CFR Part 58 or Part 50, respectively.
16. With respect to public housing the PHA will comply with Davis-Bacon or HUD determined wage rate requirements under Section 12 of the United States Housing Act of 1937 and the Contract Work Hours and Safety Standards Act.
17. The PHA will keep records in accordance with 24 CFR 85.20 and facilitate an effective audit to determine compliance with program requirements.
18. The PHA will comply with the Lead-Based Paint Poisoning Prevention Act, the Residential Lead-Based Paint Hazard Reduction Act of 1992, and 24 CFR Part 35.
19. The PHA will comply with the policies, guidelines, and requirements of 2 CFR Part 200, Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Financial Assistance, including but not limited to submitting the assurances required under 24 CFR §§ 1.5, 3.115, 8.50, and 107.25 by submitting an SF-424, including the required assurances in SF-424B or D, as applicable.
20. The PHA will undertake only activities and programs covered by the Plan in a manner consistent with its Plan and will utilize covered grant funds only for activities that are approvable under the regulations and included in its Plan.
21. All attachments to the Plan have been and will continue to be available at all times and all locations that the PHA Plan is available for public inspection. All required supporting documents have been made available for public inspection along with the Plan and additional requirements at the primary business office of the PHA and at all other times and locations identified by the PHA in its PHA Plan and will continue to be made available at least at the primary business office of the PHA.
22. The PHA certifies that it is in compliance with applicable Federal statutory and regulatory requirements, including the Declaration of Trust(s).

HOUSING AUTHORITY OF THE CITY OF FORT LAUDERDALE

FL010

PHA Name

PHA Number/HA Code

5-Year PHA Plan for Fiscal Years 2025-2029

Annual PHA Plan for Fiscal Year 2025

I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate. **Warning:** HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802).

Name of Executive Director:	MR Tam English	Name of Board Chairman:	Nicholas Tranakas
Signature	Date	Signature	Date

The United States Department of Housing and Urban Development is authorized to solicit the information requested in this form by virtue of Title 12, U.S. Code, Section 1701 et seq., and regulations promulgated thereunder at Title 12, Code of Federal Regulations. Responses to the collection of information are required to obtain a benefit or to retain a benefit. The information requested does not lend itself to confidentiality. This information is collected to ensure compliance with PHA Plan, Civil Rights, and related laws and regulations including PHA plan elements that have changed.

Public reporting burden for this information collection is estimated to average 0.16 hours per year per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. HUD may not collect this information, and respondents are not required to complete this form, unless it displays a currently valid OMB Control Number.

Form identification: *FL010-HOUSING AUTHORITY OF THE CITY OF FORT LAUDERDALE form HUD-50077-CRT-SM (Form ID - 53)*
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NOTICE OF PUBLIC FORUM

Annual Agency Plan 2025 Five-Year Plan 2025-2029 Capital Fund Program Five-Year Action Plan

The Public Forum of The Housing Authority of the City of Fort Lauderdale (HACFL) will be held at 6:00 PM, Wednesday, October 9, 2024, at the Sailboat Bend Apartments Community Room, 425 SW 4 Avenue, Fort Lauderdale, Florida 33315.

The Public Forum is open to all residents of The Housing Authority of the City of Fort Lauderdale and the general public. This forum gives the opportunity to issue comments and/or recommendations on the Agency's Annual Plan for fiscal year 2025, the Five-Year Plan for 2025-2029 and the Capital Fund Program Five-Year Action Plan.

A copy of this plan is available for review at the Central Office located at 437 SW 4 Avenue, Suite 101, Fort Lauderdale, FL 33315, the Robert P. Kelley Building located at 500 W Sunrise Blvd., Fort Lauderdale, FL 33311 and at www.hacfl.com. The Plan will be posted for 45 days, beginning on August 23, 2024.

NOTE: Persons with disabilities needing a reasonable accommodation to effectively participate in the Public Forum should contact the Housing Authority at (954) 556- 4100, ext. 2105 or via email at hacfl-info@hacfl.com at least 5 days prior to the meeting.